

INSTITUTE FOR
FINANCIAL LITERACY



Credit Counseling (Pre-Filing) Client Instructions

THIS FORM WAS PROVIDED TO YOU ON _____
(TODAY'S DATE)

YOU MUST COMPLETE CREDIT COUNSELING BY _____
(DATE COMPLETED BY)

Before you can file for bankruptcy, you must complete a credit counseling session with a company approved by the bankruptcy trustees and administrators. You will be calling the Institute for Financial Literacy to get your credit counseling. To get started, you will need to follow the instructions below:

1. Call **1-866-662-4932 Monday through Friday 7am to Midnight or Saturday 9am to 5pm Eastern Time**, and choose **option 2** for credit counseling. You may have to wait to speak to someone, but they will answer your call as quickly as possible.
2. Credit Counseling costs **\$50.00** whether you are single person or a couple. When you call, you will need to provide payment in one of 3 ways:
 - a. **Debit card** (You will need to have your own debit card with you)
 - b. **Electronic Withdrawal from your Checking or Savings Account** (You will need the account number and your bank's routing number)
 - c. **Mail a check or Money Order** (call 1-866-662-4932 for instructions. You will not be able to begin your credit counseling session until they receive the payment)
 - d. **NO CREDIT CARDS ARE ACCEPTED!!!!**
3. Please note that if you and your spouse are contemplating bankruptcy both of you must complete this requirement. You will be able to complete Credit Counseling together if you so choose. Credit Counseling can be completed one of two ways:
 - a. **Online** The majority of the session is completed online at your convenience. A confirmation call is required to receive your certificate. This call typically takes about ten minutes.
 - b. **Telephone** The entire session is conducted over the phone. This call takes 60-90 minutes.
4. You will need to have the following information ready before you call:
 - a. Your most recent bills, checkbook, and pay stubs; and
 - b. A list of your debts, including minimum monthly payments and balances due
5. When one of the credit counselors answers the phone, tell them you are calling for **Pre-Filing Credit Counseling**. If you and your spouse are both filing bankruptcy, also tell the counselor you are **filing jointly**. The credit counselor will explain your options and get you started.
6. When you finish your credit counseling session, ask the credit counselor to email or fax your Certificate of Completion to your attorney at the contact information below.

(Affix attorney stamp or label above with name, phone number and either fax number or email address)