

INSTITUTE FOR
FINANCIAL LITERACY



Debtor Education (Post-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 get your discharge in bankruptcy, you must complete a personal financial management instructional course ("Debtor Education") with a company approved by the bankruptcy trustees and administrators. You will be working with the Institute for Financial Literacy to get your debtor education program. If you and your spouse both filed bankruptcy, **you must both take the course**. 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 debtor education. 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. Debtor education can be completed one of three 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 2 hours and will have to be scheduled **after** you receive your book.
 - c. **Homestudy** The amount of time spent reading the book counts as one and a half hours toward your required time. You then call in to complete a 25 question knowledge assessment to complete your service.
4. When one of the credit counselors answers the phone, tell them you are calling for **Post-Filing Debtor Education**. 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.
5. 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.

DOCKET NUMBER: _____

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