

## CREDIT COUNSELING AND DEBTOR EDUCATION

Before your bankruptcy case can be filed in court, you must complete mandatory credit counseling and receive a certificate of completion. Credit counseling may be done on the internet, in person, or by telephone. A credit counseling session typically requires an hour of your time, and most credit counseling agencies charge \$50.00 for this service. I recommend that you complete your credit counseling on the internet, because it can be completed more quickly and at your convenience, including evenings and weekends. If you do not have internet access, however, you should contact a credit counseling agency and schedule your in-person or telephone session as soon as possible. Most credit counseling agencies will not be able to schedule an in-person or telephone session until approximately two weeks after you first contact them. If you are married and filing a joint bankruptcy, you should complete your counseling session together (at the same time); otherwise, you will each be required to pay the counseling fee separately. Again, your case cannot be filed until I receive your certificate of completion. If you have a foreclosure sale pending, or any other emergency, please complete your counseling session as soon as possible.


In addition to the counseling fee, you will need to have information about your monthly income and monthly expenses, and information about your creditors, when you begin your counseling session. If you have provided this information to my office, I can usually print a statement of your monthly budget and list of creditors. Please schedule an appointment to meet with me if you need my assistance. Also, be aware that most credit counseling agencies offer counseling sessions unrelated to bankruptcy. Therefore, please be certain that you request a counseling session that provides you with a bankruptcy certificate upon completion.

After your bankruptcy case has been filed in court, you must complete a mandatory financial management (debtor education) course and receive a certificate of completion. This course must be completed within two or three months after your case is filed, and you cannot receive a discharge until the certificate of completion has been filed with the court. If you do not complete the course in time, your bankruptcy case may be dismissed. Therefore, please register and complete this course as soon as possible after your case is filed in court. This financial management course typically requires two hours of your time, and you will be required to pass a basic "test" before you receive a certificate of completion. Most credit counseling agencies charge \$50.00 for this service. If you are filing a Chapter 13 payment plan, the Trustee offers this course at no charge, and I will provide information about registration after your case is filed in court. If you are filing Chapter 7, most of my clients find it easier to take the financial management course from the same agency that provided the initial credit counseling.

On the following pages is a list of credit counseling agencies approved to provide both credit counseling and financial management courses. There are other agencies approved to provide one or the other, but not both, and I will be happy to provide you with information about these agencies upon request. You may select any of the following agencies to assist you. If you have any questions or concerns about this process, please do not hesitate to discuss them with me.

If you wish to use Consumer Credit Counseling Service of Greater Atlanta, they have provided me with the following information to make the process easier. You will note that I have a law firm code (1485), and you should provide my firm code during your counseling session to be sure that I receive a copy of your certificate.

**CREDIT COUNSELING  
(PRIOR TO FILING)**

**Consumer Credit**   
**Counseling Service**

*A Member of the CredAbility™ Network*

**PRE-FILING COUNSELING SESSION**

All consumers who plan to file for bankruptcy must complete a counseling session and receive a certificate before filing.

Through our relationship with your attorney, we offer you a fast, convenient way to complete this requirement.

At the conclusion of your session, we will provide you and your attorney a copy of the pre-filing certificate you will need to file with the court as proof of completing this requirement.

**Firm Code:** 1485

You have several options to choose from for completing your counseling session:

**Internet** www.CCCS-express.org

- Access our dedicated Internet site
- Enter your Attorney's Firm Code on the site
- Complete the session

**Phone** 1-866-445-2227

- Call our dedicated toll free number
- Provide your Attorney's Firm Code to CCCS
- Complete the session

**In-Person** **(limited availability)**

- Call our dedicated toll free number for appointment
- Check for availability in your area
- Provide your Attorney's Firm Code to CCCS
- Come to CCCS and complete the session

**FINANCIAL MANAGEMENT  
(AFTER FILING IN CHAPTER 7)**

**Consumer Credit**   
**Counseling Service**

*A Member of the CredAbility™ Network*

**PRE-DISCHARGE EDUCATION**

All consumers who have already filed for bankruptcy must complete a financial management course and receive a certificate before their case is discharged.

Through our relationship with your attorney, we offer you a fast, convenient way to complete this requirement.

The education course includes a pre-test, eight short chapters of material, and a post-test. Within three business days of successful completion of the course, we will provide you and your attorney a copy of the pre-discharge certificate you will need to file with the court as proof of completing this requirement. For the course, you will need your:

|                           |                      |
|---------------------------|----------------------|
| <b>Firm Code:</b>         | 1485                 |
| <b>Bankruptcy case #:</b> | _____                |
| <b>Filing District:</b>   | SOUTHERN DIST. OF OH |
| <b>Social Security #:</b> | _____                |

You have two options to choose from for completing your pre-discharge education course:

**Internet** www.CCCS-express.org

- Access our dedicated Internet site
- Enter the information above
- Take the pre-test, class and post-test

**In-Person** **(limited availability)**

- Call our dedicated toll free number 1-866-445-2227 for a calendar of classes in your area and to sign up
- Come to class and take the pre-test, class and post-test (photo ID required; class lasts two hours)

**Advantage Debt Management Services, Inc.**

4424 Aicholtz Road

Cincinnati, OH 45245

513-947-1234

[www.helpwithbills.org](http://www.helpwithbills.org)

Locations for in-person counseling:

8228 Winton Road #100-D

Cincinnati, OH 45231

(513) 541-2227

5968 Glenway Avenue

Cincinnati, OH 45238

(513) 451-0442

4030 Mt. Carmel Tobasco Road , Suite 127

Cincinnati, OH 45255

(513) 688-0700

4015 Executive Park Drive, Suite 150

Cincinnati, OH 45241

(513) 563-4357