

STEP 1: Before You File

CREDIT COUNSELING

All consumers who plan to file for bankruptcy must complete a credit counseling session from an approved provider and receive a Certificate of Counseling 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 with a copy of the Certificate of Counseling to file with the court as proof that you completed this requirement.

Firm Code: 2709

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

Internet www.cccs-express.org

- Access our dedicated Internet site
- Create a unique user ID and password
- Provide your Firm code (shown above)
- Complete the session

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

- Call our dedicated toll free number
- Provide your Firm code (shown above)
- Complete the session

In-Person **(limited availability)**

- Check for availability in your area
- Call our dedicated toll free number for appointment
- Provide your Firm code (shown above)
- Come to CCCS and complete the session (photo ID required; class lasts two hours)

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STEP 2: After You File

DEBTOR EDUCATION

All consumers who have already filed for bankruptcy must complete a personal financial management course and receive a Certificate of Debtor Education before their case can be discharged. Through our relationship with your attorney, we offer you a fast, convenient way to complete this requirement.

Each party must complete their own personal financial management course session.

The education course includes a pre-test, eight short chapters of material, a post-test and survey. At the successful completion of the course, we will provide you and your attorney with a copy of the Certificate of Debtor Education to file with the court as proof that you completed this requirement. In addition to your Social Security Number, you will need the following to complete the course:

Firm Code: 2709

Bankruptcy case #: _____

Please enter numbers only. For example, if your Case Number is 06-VW-12345, enter 06-12345.

You have two options to choose from for completing your debtor education course:

Internet **www.cccs-express.org**

- Access our dedicated Internet site
- Enter the required information including Firm Code and Case Number
- Complete the pre-test, the course, the post-test and the survey

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 where you will take the pre-test, receive instruction, take the post-test and complete the survey (photo ID required; class lasts two hours)

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