

# Counseling Class Required for Bankruptcy

## CLASS #1

You must complete this class in order to get your bankruptcy filed (**Pre-Bankruptcy Counseling**):

You must obtain a **certificate of credit counseling** in order to file your bankruptcy. This can be obtained by contacting the Cricket Debt Counseling. This can be done over the internet or over the telephone.

Please have the certificate emailed to me at [bankruptcylawofficejb@yahoo.com](mailto:bankruptcylawofficejb@yahoo.com).

### **Cricket Debt Counseling**

**Phone: 866-719-0400**

**Website Address: [www.CricketDebt.com](http://www.CricketDebt.com)**

**Telephonic & Internet**

**Cost:** Approximately \$36 for a single client or a couple filing jointly.

## CLASS #2

You must complete the second class (**Debtor Education**) once your case is filed in order to receive your discharge (I have two suggestions listed below):

You will need to take a second class in order to receive your discharge. You will need to obtain a certificate that indicates you have completed a course on **debtor education**. This class is offered by several companies approved by the Office of the U.S. Trustee. If you fail to complete this timely, your case can be closed by the court without a discharge order being entered by the court. Your case may be reopened to file the required certificate(s), but the cost will be an additional \$350.00 (which is substantially more than just completing the class quickly once your case is filed).

Please have the certificate emailed to me at [bankruptcylawofficejb@yahoo.com](mailto:bankruptcylawofficejb@yahoo.com).

### **BE Adviser**

**Cost: \$11/person**

**Website Address: [www.beadviser.com](http://www.beadviser.com)**

Or

### **National Personal Finance Education**

**Phone: 877-222-4547**

**Cost: Approximately \$15/person**

**Website Address: [www.50-30-20.com](http://www.50-30-20.com)**