

# CREDIT COUNSELING AND DEBTOR EDUCATION COURSES

Before you file bankruptcy, you must complete credit counseling and obtain a Certificate of Completion from a Court-approved agency. The counseling can be done in most locations in person, via telephone or the internet, and they request you pay by money order, debit card or check by phone. YOU MAY NEED TO PROVIDE THE AGENCY WITH YOUR DRIVER'S LICENSE, SOCIAL SECURITY CARD, LIST OF DEBTS, TWO MONTH'S PAY STUBS AND TWO MONTH'S BANK STATEMENTS, however not all agencies require those items. Before your bankruptcy is discharged (after filing) you must also complete a 2-hour debtor education course. The agencies listed below are Court-approved for both courses. The following fees are subject to change.

## INTERNET

**MoneySharp 866-200-6825**

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

Pre-filing Counseling \$10.00 flat fee/household

Post-filing Debt Ed \$10.00 flat fee/household

Enter **ATTY CODE BEECHER**

**123 Credit Counselors, Inc. 866-412-7247**

[www.a123cc.com](http://www.a123cc.com)

Pre-filing Counseling \$30.00 flat fee

Enter **ATTY CODE 3194330754**

[www.a247class.com](http://www.a247class.com)

Post-filing Debt Ed \$17.50 flat fee

Enter **ATTY CODE 3194330754**

**Dollar Learning Foundation 855-313-4527**

[www.bothcourses.com](http://www.bothcourses.com)

Pre-filing Counseling \$20.00 flat fee

Post-filing Debt Ed \$20.00 flat fee

Enter **ATTY CODE KA3417Z**

**CCCS of Northeastern Iowa, Inc.**

**319-234-0661**

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

Pre-filing Counseling \$50.00 flat fee

Post-filing Debt Ed \$50.00 flat fee

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## PHONE

**Dollar Learning Foundation 855-313-4527**

Pre-filing Counseling \$20 single/\$30 couple

Post-filing Debt Ed \$20 flat fee

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