

INSTITUTE FOR
FINANCIAL LITERACY



Telephone Debtor Education (Post-Filing) Client Instructions

Facilitator Handout

THIS FORM WAS PROVIDED TO YOU ON _____
(TODAY'S DATE)

YOU MUST COMPLETE DEBTOR EDUCATION 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. Your attorney has already signed you up for the debtor education course, so you will receive a workbook package in the mail in **15-17 business days**.
2. **After you receive your workbook in the mail**, call the Institute for Financial Literacy at 1-866-662-4932 between the hours of **9:00am and 9:00pm Eastern Time**. You should also call if you have not received the book within 17 business days of the date this form was provided to you. **Keep the “Affidavit Statement” sheet and the cover letter that come with your book. You will need them later.**
3. When you call the Institute, choose **option 2** for debtor education.
4. You may have to wait up to **15 minutes** before you can speak to someone, but they will answer your call as quickly as possible.
5. When one of the counselors answers the phone, tell them you have received your workbook and are calling to schedule your teleconference for **“Post-Filing Debtor Education.”**
6. The counselor will explain that you need to attend a teleconference (think of it as taking a class by telephone) and will schedule you for a session that is as convenient as possible. **That teleconference will be 2 hours long.** The counselor will tell you exactly what you need to do to get into the teleconference, and what forms you will need to send to them after the teleconference is over. Feel free to ask the counselor questions you may have about this process.
7. Once the Institute has received your forms after the teleconference, they will send your attorney the **Certificate of Completion** that needs to be filed with the bankruptcy court.