

INSTITUTE FOR
FINANCIAL LITERACY



Home Study 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 **7-10 business days**.
2. **After you receive your workbook in the mail**, read the whole book carefully. Studying the book will take about 90 minutes. When you have read through all five chapters, call the Institute for Financial Literacy at 1-866-662-4932 between the hours of **9:00am and 9:00pm Eastern Time Monday through Friday**. Please have your case number with you when you call.
3. 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.
4. When one of the counselors answers the phone, tell him or her that you have studied your workbook and that you are calling to finish your home-study debtor education.
5. The credit counselor will ask you 25 questions about the material in the book to make sure that you have read the book completely. This will take about 30 minutes.
6. After you answer the questions, you will need to fax or mail in the survey form you received with your book. When the Institute gets your survey, the **Certificate of Completion** that needs to be filed with the bankruptcy court will be sent to your attorney.