

INSTITUTE FOR
FINANCIAL LITERACY



Debtor Education (Post-Filing) Client Instructions

Non Facilitator Handout

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

YOU MUST COMPLETE CREDIT COUNSELING 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. The debtor education costs **\$50.00** whether you are single or a couple. When you call, you will need to provide payment in one of 3 ways:
 - a. **Debit card** (You will need to have your card with you)
 - b. **Electronic Withdrawal from your Checking or Savings Account** (You will need the account number and your bank's routing number)
 - c. **Mail a check or Money Order** (call 1-866-662-4932 for instructions. You will not be able to begin your education program until they receive the payment)
 - d. **NO CREDIT CARDS ARE ACCEPTED!!!!**
2. Call **1-866-662-4932** between the hours of **9:00am and 9:00pm Eastern Time**, and choose **option 2** for debtor education. 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.
3. When one of the counselors answers the phone, tell them you are calling for **Post-Filing Debtor Education**. If you and your spouse are both filing bankruptcy, also tell the counselor you are **filing jointly**. The counselor will explain your options and get you started.
4. When you finish your debtor education session, you will need to give the counselor your **docket number** below and ask them to fax or email your Certificate of Completion to your attorney at the contact information below.

DOCKET NUMBER: _____

(Affix attorney stamp or label above with name, phone number, and either fax number or email address)