

INSTITUTE FOR
FINANCIAL LITERACY



Internet 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 COURSE MUST BE 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 or administrators. You will be working with the Institute for Financial Literacy to get your debtor education program. 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 can begin **as soon as your bankruptcy case has been filed and your case number has been entered in our computer system.**
2. First you must get a username and password using the method checked off below:
 - Use the same username(s) and password(s) you used for your internet credit counseling session.
 - A username and password have already been created for you. They are:
 - **Client** Username / Password (case sensitive): _____ / _____
 - **Spouse** Username / Password (case sensitive): _____ / _____
 - You will receive an email at the email address you provided: _____
(Client Email Address)
 - It will be from registration@freshstartonline.org and the subject line will say "Fresh Start Online Registration" and your name. If you have not received the email by the time you get home, call the Institute at 1-866-662-4932 and ask them to create a username and password for you.
 - If you and your spouse are filing jointly, you should each receive an email. Open the email(s) and **READ THE INSTRUCTIONS.** If you have questions, call the Institute at 1-866-662-4932.
 - Click on the link that says "Click here to register" in order to create your username and password. You and your spouse must both create usernames and passwords.
3. Go to www.freshstartonline.org and click on the box that says "All Users Click Here to Log in." on the right side of the screen.
4. To log in, type your username and password in the blanks and click on the box that says "Login." If you filed bankruptcy jointly with your spouse, type in the username and password for **one of you.**
5. If you registered for debtor education jointly with a spouse, the computer will ask if your spouse is joining you for the session. If you are doing the program together, click "yes" and you will get a new window for your spouse to enter a username and password. Click "no" if your spouse will do the program separately.
6. Follow the on screen instructions. If you have questions or a problem, call the Institute at 1-866-662-4932 and a counselor will be happy to assist you. When you finish the online session, it will ask you to call the Institute at 1-866-662-4932 to complete your program and receive your certificate. Call the Institute between **9:00am and 9:00pm Eastern Time**, then choose **option 2** for debtor education. You may wait up to **15 minutes** before you can speak to someone, but they will answer your call as quickly as possible.