

INSTITUTE FOR
FINANCIAL LITERACY



Telephone Credit Counseling (Pre-Filing) Client Instructions

Facilitator Handout

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

YOU MUST COMPLETE CREDIT COUNSELING BY _____
(DATE COMPLETED BY)

Before you can file for bankruptcy, you must complete a credit counseling session with a company approved to provide credit counseling by the bankruptcy trustees or administrators. You will be calling the Institute for Financial Literacy to get your credit counseling. To get started, you will need to follow the instructions below:

1. You will need to have the following information ready before you call:
 - a. Your most recent bills, checkbook and pay stubs; and
 - b. A list of your debts, including minimum monthly payments and balances due.
2. If you and your spouse are both filing bankruptcy, **you must both call** and take the counseling session. You may call together at the same time or you may call separately, but both of you must actively participate for the full counseling session.
3. If you can, call from a regular telephone. A cell phone or cordless phone is not recommended because a counseling session lasts an average of **90 minutes**.
4. Call **1-866-662-4932** between the hours of **9:00am and 9:00pm Eastern Time, Monday through Friday**.
5. Choose **option 2** for credit counseling.
6. 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.
7. When one of the credit counselors answers the phone, tell them you are calling for **Pre-Filing Credit Counseling** and that your **attorney already signed you up**.
8. You should plan on spending approximately **90 minutes** on the telephone with the credit counselor.
9. The credit counselor will ask you questions about your income, your expenses, and your unsecured debt. **Answer all of their questions honestly** and feel free to ask the counselor any questions you may have about your finances.
10. At the end of the session, the credit counselor will send your attorney a **Certificate of Completion**, which needs to be filed with the bankruptcy court.