

The Two Required Bankruptcy Educational Courses

1. Pre-filing: *The Credit Counseling Course*

******You'll get a certificate, and it is part of your bankruptcy case filing.

2. Post-filing: *The Financial Management Course*

******You'll get a certificate, and your attorney will file it with the court (note: this course must be taken after the filing of your bankruptcy case, **AND** it is required to complete your bankruptcy).

Complementary Internet Courses (for both required courses)

A. Summit Financial Education

www.summitfe.org

1-800-780-5965

Summit Financial Education is offering VLN's clients the basic version of both their Credit Counseling Course **AND** the Financial Education Course **for no charge**.

[Note: this exceeds the normal offer on their website, giving clients a waiver if they are at or below 150% of the Federal Poverty Guidelines, for Summit is offering all VLN clients complementary courses].

How to receive the courses for no charge:

1. Give VLN's Bankruptcy Case Coordinator, Greg Rachwal, permission to give your name, date of birth and email address to Summit Financial Education (Greg can be reached at 612-752-6673 or greg@vlmn.org)
2. Greg will alert Summit to put you on their list to receive their two courses for no charge.
3. Go to www.summitfe.org and take the Credit Counseling Course (the first course).
4. When you get to the payment page, call the number on the screen and the customer service person will verify you are on the list to get the course at no charge.
5. Summit's customer service will also verify who your attorney is and their contact information, so they can email the attorney your certificate for completing the course.
6. Finish up by doing the counseling session via email, then your attorney will get your certificate for completing the course.
7. Later, after your bankruptcy case is filed, you will return to Summit's website and take the Financial Management Course (the second course). The good news is that the second course does not have a counseling session.

NOTE: All price levels of the Credit Counseling Course include a counseling session to talk over what you learned and to see if you have any questions. After completing the course and the counseling session, then you get the certificate to show you have completed the course. At the complementary basic level, your counseling session is completed by email, so it takes longer due to the back-and-forth nature of sending emails. The next level is done by chat, but this option was not yet available at the time this information sheet was created. The highest level has a phone counseling session, and it has a \$20 upcharge.

B. Cricket Debt Counseling

Cricket Debt Counseling has an option to ask for a fee waiver. It appears that it is usually limited to people who are at or below 150% of the Federal Poverty Guidelines. If you choose to apply for this waiver, then they will ask you for supporting documentation of household size and income.

www.cricketdebt.com

1-866-719-0400

Pre-bankruptcy Credit Counseling: \$24. You can apply for a fee waiver. The Financial Management Course (the second course) is \$20.

Paid Phone Courses

Abacus Credit Counseling

Note: These are automated phone courses, BUT you still must complete a live phone counseling session with a counselor to get your certificate of completion.

Pre-Bankruptcy Credit Counseling Course: \$35 (Joint filings are still only one fee)

- Register at (get code for course): 1-800-516-3834
- Then take the course using this number: 1-866-693-1420

Post-Bankruptcy Financial Education Course: \$45 (Joint filings are still only one fee)

- Register at (get code for course): 1-800-516-2759
- Then take the course using this number: 1-866-507-3232

To see the complete lists of approved courses, follow these links:

Approved Credit Counseling Courses for Minnesota (full list)

https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111?f%5B0%5D=field_location_district%253Afield_us_judicial_district_state%3A42461

Approved Financial Education Courses for Minnesota (full list)

https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education?f%5B0%5D=field_location_district%253Afield_us_judicial_district_state%3A42461

****Note:** most providers offer both courses. There are a wide range of languages, prices and presentation options available (e.g., you'll normally pay more for video options or to have someone go through the content with you).