



Phone 502-964-7878

[www.wassonthornhill.com](http://www.wassonthornhill.com)

Fax 855-257-9256

## **BANKRUPTCY CREDIT COUNSELING REQUIREMENTS**

The "Bankruptcy Abuse Prevention and Consumer Protection Act of 2005" requires debtors to undergo two sessions of financial counseling and education:

- 1. BEFORE WE FILE THE BANKRUPTCY CASE**, all debtors must complete a **FIRST COURSE PREFILING BRIEFING SESSION** with a certified **CREDIT COUNSELING AGENCY** who will explain the pros and cons of bankruptcy and whether there are any alternatives to filing bankruptcy. The course takes about one hour online (any time), and then you will call the agency (open M-F from 9 am to 9 pm) to verify your identity and answer a few questions. Once you complete these steps, the agency will email us a copy of your certificate. Your certificate is good for up to 6 months.
- 2. AFTER WE FILE**, all debtors must complete a **SECOND COURSE POSTFILING CREDIT EDUCATION SESSION**. The same agency you used for the First Course offers a second *instructional* course concerning personal financial management. Again, once you complete this course, the agency will email me your certificate. ***FAILURE TO COMPLETE THE SECOND COURSE AND PROVIDE US WITH THE CERTIFICATE MAY CAUSE YOUR CASE TO BE DISMISSED OR TO CLOSE WITHOUT RECEIVING A DISCHARGE OF YOUR DEBTS.***

### **RECOMMENDED CREDIT COUNSELING AGENCY**

**Go online:** <http://debtorcc.org>, choose the course you need.

**You pay directly: \$14.95 for the first session, \$9.95 for the second session.**

Customer Service: 1 (800) 610-3920 (9am to 9pm Mon. - Fri. EST)

**EMAIL ADDRESSES:** [andrea@wassonthornhill.com](mailto:andrea@wassonthornhill.com) or [leeann@wassonthornhill.com](mailto:leeann@wassonthornhill.com)

Western District of Kentucky

Eastern District of Kentucky

Southern District of Indiana