

MANDATORY BANKRUPTCY COURSES

Bankruptcy Law mandates that you take the following two courses:

1. The Consumer Counseling Course must be completed **before** you file your bankruptcy case.
2. The Financial Management Course must be completed **after** you file your bankruptcy case.

There are several companies on line which offer these courses on line. Debtor CC is currently the least expensive at \$9.95 per course. The website is: www.debtorcc.org; Telephone: (800) 610-3920. The courses may also be taken over the telephone for an additional fee. If you have any problems while taking the course, call the company direct and they will assist you.

Make sure you give them my name and email address (gch@myemc.net) and instruct them to email me a copy of your certificate showing you have completed each course.