

**DEBTOR EDUCATION/FINANCIAL MANAGEMENT
AFTER Filing Requirement**

Must be completed within 40 days after your Creditor's Meeting
(But can be done at any time after your case is filed)

There are 2 that we recommend since they seem to have the best pricing and are accepted by the Court:

1) Consumer Financial Solutions

www.consumerfinancialsolutions.com

Phone No. 877-341-4636

Cost is \$15.00 and takes approximately 2 hours to complete.

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2) A 24-7 Bankruptcy Class, Inc.

www.a24-7class.com

Phone No. 866-412-7247

Cost \$17.50 and take about 2 hours to complete.

**IF YOU NEED TO DO IT COMPLETELY BY PHONE OR FEEL YOU NEED
EXTRA CUSTOMER SERVICE....**

You can do so with Pioneer Credit Counseling, but their Price is \$35.00

Phone No. 800-888-1596

www.pioneercredit.com

****Have them email the Certificate to Mr. Morris and/or me at:**

morrisja00@yahoo.com

lisa_hofeling@yahoo.com

Once we receive your Certificate we will send you a Declaration to sign stating that you completed this requirement; this needs to be signed, returned to us, and also filed with the courts within 45 days of your Creditor's Meeting *or your case will be dismissed!*

Please call us if you have any questions at (650) 595-0643