

# Counseling Class Required for Bankruptcy

## CLASS #1

You must complete this class in order to get your bankruptcy filed (**Pre-Bankruptcy Counseling**):

You must obtain a **certificate of credit counseling** in order to file your bankruptcy. This can be obtained by contacting the Cricket Debt Counseling. This can be done over the internet or over the telephone.

Please have the certificate emailed to me at [bankruptcylawofficejb@yahoo.com](mailto:bankruptcylawofficejb@yahoo.com).

**Cricket Debt Counseling**

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

**Phone: 866-719-0400**

**Telephonic & Internet**

Cost: Approximately \$35 for a single client or a couple filing jointly

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

Internet Only

Cost: \$15 per household (2<sup>nd</sup> course is \$19/household)

855-851-3847

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

Online or Phone

**Phone: 800-205-9297**

Cost: Approximately \$15 for a single client or a couple filing jointly

Atty Code: **BL21093**

## CLASS #2

You must complete the second class (**Debtor Education**) once your case is filed in order to receive your discharge (I have two suggestions listed below):

You will need to take a second class in order to receive your discharge. You will need to obtain a certificate that indicates you have completed a course on **debtor education**. This class is offered by several companies approved by the Office of the U.S. Trustee. If you fail to complete this timely, your case can be closed by the court without a discharge order being entered by the court. Your case may be reopened to file the required certificate(s), but the cost will be an additional \$350.00 (which is substantially more than just completing the class quickly once your case is filed).

Please have the certificate emailed to me at [bankruptcylawofficejb@yahoo.com](mailto:bankruptcylawofficejb@yahoo.com).

**BE Adviser**

Cost: \$11/person

Website Address: [www.beadviser.com](http://www.beadviser.com)

**Access Counseling**

Phone: 800-205-9297

Cost: Approximately \$9 for a single client or a couple filing jointly

## **BAPCPA Pre-Petition Compliance Checklist**

### Proof that the debtor has attended pre-petition credit counseling session:

- Counseling Certificate (actual certificate must be filed with court)
- Copies of Tax returns for the past two (2) years (I must have these prior to filing) **(2011, 2012 and 2013 Returns)**

### Complete disclosure of assets:

- copy of most recent 401(k), IRA, or other retirement account statement
- a copy of all pending causes of action in which the debtor is a plaintiff
- copies of all insurance policies (if any); copies of riders (if any)
- copies of educational individual retirement accounts
- purchase money security interest information (Best Buy, HH Gregg, Sears, Dell, etc.)

### Complete disclosure of liabilities:

- must set forth all creditors on the questionnaire
- a copy of your credit report can be obtained annually from [www.annualcreditreport.com](http://www.annualcreditreport.com) for no charge **(if you don't ask for your score)**
- copies of child support orders (with the name and address of the payee spouse as well) – **whether you pay or receive support**
- copy of your divorce decree **(if divorced within past 2year)**
- copies of all pending causes of action in which the debtor is a defendant

### Complete disclosure of income and expenses:

- Copies of Paystubs for 6 months prior to filing or income summary from Employer – **(or copies of monthly P & L statements)**
- Copies of all Bank Statements on all Accounts for the 90 days prior to filing – **if you have electronic banking, you can email us pdf files of the monthly statements and/or transaction history**