

Credit Counseling & Debtor Education

Under the bankruptcy rules, you must go to credit counseling and debtor education classes. These are two new requirements that apply to anyone filing for Chapter 7 bankruptcy. You must go to credit counseling BEFORE you file for bankruptcy. You must go to a debtor education class BEFORE the court can approve your final discharge.

It is important to go to an approved credit counseling and debtor education agency. For a complete list of approved agencies in your area, go to the U.S. Trustee's website at:

www.usdoj.gov/ust

Most agencies offer services in Spanish and English. Services are available on the internet, by phone or in-person. The price may vary, so it is best to shop around for the best one. If you can not afford to pay, ask the agency about a fee waiver.

Remember to get a certificate or written proof that you completed the class. You will need this to file your Chapter 7 case and to get your final discharge. It is your responsibility to make sure the court receives the proof on-time.

List of Credit Counseling Agencies Approved by the US Trustee for the Central District of California*

ByDesign Financial Solutions
5628 E. Slauson Avenue
Los Angeles, CA 90040
800-750-2227

www.bydesignsolutions.org

In Person, Telephonic, & Internet

Consumer Credit Counseling Service of Greater Atlanta Inc.

100 Edgewood Avenue

Suite 1800

Atlanta, GA 30303

800-251-2227

www.cccsinc.org

In Person (*not available in all judicial districts*), Telephonic and Internet

Consumer Credit Counseling Service of Ventura County, Inc.

80 N. Wood Road

Suite 308

Camarillo, CA 93010-8385

800-540-2227

www.gotdebt.org

In Person, Telephonic, and Internet

Consumer Credit Counselors of Kern County

5300 Lennox Avenue, Suite 200

Bakersfield, CA 93309

800-272-2482

www.californiacccs.org

In Person, Telephonic, and Internet

Consumer Credit Counselors of Orange County

1920 Old Tustin Avenue

Santa Ana, CA 92705

888-289-8230

www.cccsoc.org

In Person and Telephonic

Credit Advisors Foundation

1818 South 72nd Street

Omaha, NE 68124

800-942-9027

www.creditadvisors.org

In Person (*not available in all judicial districts*), Telephonic, and Internet

* Updated List as of Jan. 3, 2006

Credit Counseling Centers of America
9330 LBJ Freeway, Suite 900
Dallas, TX 75379-8039
800-493-2222

www.cccamerica.org

In Person (*not available in all judicial districts*), Telephonic and Internet

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
877-892-4557

www.novadebt.org

In Person (may not be available in all judicial districts) & Telephonic

GreenPath, Inc.
38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718

www.greenpath.com

In Person (*not available in all judicial districts*), and Telephonic

Hummingbird Credit Counseling and Education, Inc.
3737 Glenwood Avenue
Suite 100-106
Raleigh, NC 27612
800-645-4959

www.hbcce.org

Telephonic & Internet

Institute for Financial Literacy, Inc.
449 Forest Avenue
Suite 12
Portland, ME 04101
866-662-4932

www.financiallit.org

Telephonic & Internet

Money Management International Inc.
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227

www.moneymanagement.org

In Person (*not available in all judicial districts*), Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc.
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org

In Person (*not available in all judicial districts*), Telephonic and Internet

List of Personal Financial Management Instructional Courses (Debtor Education) Approved by the US Trustee for the Central District of California*

Amrane Cohen
Chapter 13 Standing Trustee
770 The City Drive South, Suite 3300
Orange, CA 92868
714-621-0200

In Person

Only approved in cases where the provider is appointed as the standing trustee.

Black Hills Children's Ranch, Inc.
1644 Concourse Drive
Rapid City, SD 57703
800-888-1596

www.pioneercredit.com

In Person (may not be available in all judicial districts) &
Telephonic

Consumer Credit Counseling Service of Greater Atlanta, Inc.
100 Edgewood Avenue, Suite 1800
Atlanta, GA 30303
404-653-8809

www.ccsinc.org

In Person (not available in all judicial districts) & Internet

Consumer Credit Counseling Service of San Francisco
150 Post Street, 5th Floor
San Francisco, CA 94108
800-777-7526

www.yournextmove.org

In Person (*may not be available in all judicial districts*),
Telephonic, and Internet

Rod Danielson
Chapter 13 Standing Trustee
3435 14th Street, #100
Riverside, CA 92501
951-826-8000

* Updated List as of Jan. 3, 2006

www.rodan13.com

In Person

Only approved in cases where the provider is appointed as the standing trustee.

GreenPath Debt Solutions
38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718

www.greenpathbk.com

In Person (*may not be available in all judicial districts*), and
Telephonic

InCharge Education Foundation, Inc.
2101 Park Center Drive
Suite 310
Orlando, FL 32835
866-729-0049

www.personalfinanceeducation.com

Internet

Institute for Financial Literacy
449 Forest Avenue
Suite 12
Portland, ME 04101
207-879-0389

www.financiallit.org

Telephonic

Money Management International, Inc.
9009 West Loop South, 7th Floor
Houston, TX 77096-1719
866-745-2227

www.moneymanagement.org

In Person (*not available in all judicial districts*), Telephonic and
Internet

Novadebt
225 Willowbrook Road
Freehold, NJ 07728
866-254-2660

www.novadebt.org

In Person (*may not be available in all judicial districts*), and
Telephonic

Rags or Riches
22717 Leadwell Street
West Hills, CA 91307
866-433-7035

www.ragsorriches.com

In Person

Reid & Hellyer, APC
3880 Lemon Street
5th Floor
Riverside, CA 92502-1300
951-682-1771
www.rhlaw.com/moneymatters
In Person