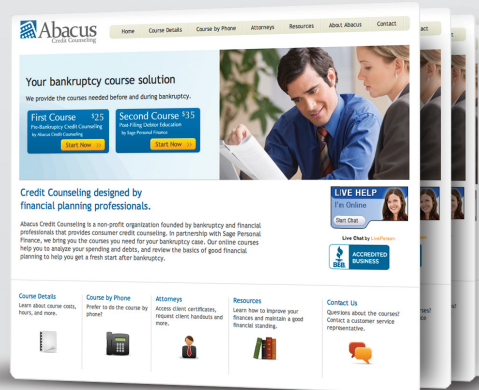




AS LOW AS \$25



Complete the two courses you need before and after filing bankruptcy.

FIRST COURSE

Pre-Filing Credit Counseling

SECOND COURSE

Post-Filing Debtor Education

Choose from two courses:

- 1. Internet Course: \$25**
Visit www.abacuscc.org and select "First Course."
- 2. 24-hr Automated Phone Course: \$35**
Call toll-free 800-516-3834 to register and take the entire course on your home phone. You must speak with a credit counselor to get your certificate.

What you will need:

Estimates of your monthly income and spending, and your attorney's email and/or fax.

When to take the course:

You must complete a credit counseling course within 180 days before filing bankruptcy.

Courses may be taken 24/7, in English or Spanish, customer service is available 7 days a week.

Need Help?

Contact Customer Service

Toll-Free: 800-516-3834

Email: customerservice@abacuscc.org

Choose from two courses:

- 1. Internet Course: \$35**
Visit www.abacuscc.org and select "Second Course."
- 2. 24-hr Automated Phone Course: \$45**
Call toll-free 800-516-2759 to register and take the course from your home phone.

What you will need:

Your case number, the district where your case was filed, and your attorney's email and/or fax.

When to take the course:

You must complete a debtor education course after you file your bankruptcy case. You may take the course as soon as your case is filed. The deadline depends on what type of bankruptcy case you are filing.

Courses may be taken 24/7, in English or Spanish, customer service is available 7 days a week.

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