

PRE-FILING CREDIT COUNSELING



Credit counseling can be provided for an individual, or for a married couple.

In order to complete the credit counseling session, you will need to provide detailed information about your income, expenses, and debts. If you will be filing as a married couple, you must provide complete financial information for both spouses.

You should gather this information before you start your counseling session.

To gather the information, please bookmark this site (or write down the address), then print out our pre-counseling [checklist](#).

[PRINT CHECK LIST](#)

After you use the checklist to gather your information, return to this site and click the [Create an Account](#) button to start your counseling session.

[CREATE AN ACCOUNT](#)

Once you have entered your information, our qualified credit counselors will e-mail you, usually within 24 hours, to give you their recommendations. After reviewing the recommendations, you can request a *Certificate of Counseling* be sent to you via e-mail.

Important Information

1) Agency's Funding Sources

This website is provided as a public service by ConsumerBankruptcyCounseling.info. The corporate bankruptcy bar wishes to ameliorate the negative effects of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. This project is a charitable endeavor designed to meet this goal by voluntary donations from the public, specifically including members of the commercial bankruptcy bar throughout the United States. Additional funding is provided by nominal fees for issuing Certificates of Counseling.

2) Possible Impacts on Credit Reports

This Agency does not report any information to any credit reporting agency or bureau. Hence, the use of this program will have no impact on your credit report. The website does provide suggestions and offers possible solutions to your financial situation that may have a negative effect on your credit report, including but not limited to, bankruptcy.

3) Services Provided

This website is provided as a public service by ConsumerBankruptcyCounseling.info. Due to the voluntary donations from the public, and more specifically, members of the commercial bankruptcy bar throughout the United States, the counseling service is FREE OF CHARGE. To begin your FREE pre-filing Credit Counseling session and obtain your Certificate(s) of Counseling for \$5 per certificate, please [click here](#).

4) The Agency has qualified and trained counselors



The counselor's are either Certified Financial Health Counselors, certified by the Association of Financial Health Counselors, or have experience and background in providing credit counseling for no less than two (2) years from this date and have obtained this experience on or after January 1, 2003.

5) Privacy Policy

All personal consumer information and data collected by this website and/or its counselors is treated as confidential and will not be released to any unauthorized individual or company, creditor, collection agency, credit reporting agency, or other non-governmental entity. We reserve the right to collect information regarding the use of its website and programs. All information gathered will be sufficiently safeguarded and stored in a safe manner. The information gathered is limited to the minimum amount required to provide necessary services, including but not limited to, an outline of available counseling opportunities to resolve the client's individual credit problems; provide an analysis of the client's current financial condition; discuss factors that caused the particular financial condition; be tailored to the specific need and circumstances of the client; and assist the individual client in developing a plan without incurring negative amortization of debt.