

ARE THERE ANY FEES ASSOCIATED WITH THE CLASSES?

Generally, if you qualify for free legal services you will not have to pay any fees to take the credit counseling or the debtor education classes. If there is an option to ask for a fee waiver from the agency take that option. Your attorney will help you provide whatever documentation is necessary to have the fee waived.

DOCUMENTATION OF THE CLASSES

After each of the classes, you will receive a certificate indicating that you have completed the class.

You should get this certificate to your attorney right away so that s/he can file this with the Court.

Usually there is a place during the sign up process where you can provide your attorney's email and the agency will often send the Certificate directly to your attorney. Be sure to keep a copy of the certificate in case your attorney needs it.

FINALLY, KEEP IN TOUCH

It is important that you keep in touch and communicate with your attorney throughout this bankruptcy process.

Notify your attorney when you have completed the courses described in this brochure and also inform your attorney of any change in address or telephone number.

Northwestern Legal Services

**To Apply for Service Call
In Erie Area 452-6957
Toll Free 800-665-6957
Or Apply Online
www.nwls.org**



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CREDIT COUNSELING REQUIREMENTS IN BANKRUPTCY

This brochure gives information about the credit counseling and debtor education required in Chapter 7 and Chapter 13 Bankruptcy

INFORMATION ABOUT THE NECESSARY CLASSES

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, there are **now credit counseling requirements** for those seeking to file bankruptcy.

The requirements consist of **two parts**:

1. MANDATORY CREDIT COUNSELING

This is to be completed in the **180 day period prior to filing the bankruptcy case**. Debtors generally will **ONLY** be able to file bankruptcy if they have the certificate showing completion of this class.

2. MANDATORY DEBTOR EDUCATION

This is to be completed within **45 days after the first date set for the Meeting of Creditors** in the case. Debtors generally will receive a discharge **ONLY** if they complete this education course in personal financial management.

HOW DO I ENROLL IN THE NECESSARY CLASSES?

Your attorney will give you a list of the approved budget and credit counseling agencies. This list is also available on the website for the Bankruptcy Court: www.pawb.uscourts.gov

1. CREDIT COUNSELING

If you are going to file bankruptcy, you should call one of these agencies right away to schedule your credit counseling class. You need not attend this class in person - you can complete the class on the internet or by telephone.

You cannot file the bankruptcy petition unless you file the certificate indicating that you have attended this class.

2. DEBTOR EDUCATION ~ PERSONAL FINANCIAL MANAGEMENT CLASS

You should enroll in this class right away after you have filed bankruptcy. You will be able to do this class online. Again, your attorney will give you the information about the agencies that offer this class.

WHAT HAPPENS IF I DO NOT ATTEND A CLASS WITHIN THE TIME PERIOD?

If you do not attend this class within the time period allowed, your case may be closed without a discharge being granted.

PLEASE NOTE:

IF YOU DO NOT HAVE ACCESS TO A TELEPHONE OR A COMPUTER, YOU CAN USE THE RESOURCE ROOM AT NORTHWESTERN LEGAL SERVICES TO COMPLETE THE CREDIT COUNSELING CLASS AND TO MAKE ARRANGEMENTS REGARDING THE DEBTOR EDUCATION CLASS.

IF YOU NEED OTHER ASSISTANCE REGARDING THESE CLASSES, PLEASE SPEAK WITH YOUR ATTORNEY ABOUT GETTING THE HELP THAT YOU NEED.