

CODY-HOPKINS LAW FIRM

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TWO COURT REQUIRED BANKRUPTCY CREDIT COUNSELING COURSES

Two sequential credit counseling courses are required in every bankruptcy filing:

The FIRST course is called simply the “**Credit Counseling Course.**” You MUST do this course BEFORE YOU FILE BANKRUPTCY. This usually takes about 1 hour.

The SECOND, post filing course, is called the “**Debtor’s Education**” or “**Financial Management**” course.

Both courses may be taken on line or can be done by phone if you do not have a computer. After you take each course – and review the comments by a counselor – a certificate stating when you completed the course will be sent to you and to our office. **Please make sure you review the counselor’s comments, or you will not be issued a certificate of completion!**

- The first(Credit Counseling Course) may be taken up to 6 months BEFORE your case is filed with the court, but the certificate MUST BE RECEIVED BY OUR LAW OFFICE BEFORE WE CAN FILE YOUR CASE. Usually we can get a completed certificate within 48 hours from the counseling companies.
- The second (Debtor’s Education or Financial Management Course), must be taken after you file, but when it is due depends on whether you are chapter 7 or chapter 13.

CHAPTER 7 - must be received no later than 60 days after your 341 Trustee Meeting

CHAPTER 13 - must be taken by the end of your Plan

The courses are given by a variety of non-profit organizations. While an organization may not provide both courses, there are frequently linked or ‘sister’ organizations that each provide one of the courses. Prices range from \$15 to \$35 per course.

Many entities are approved for Colorado, but we have found that the following 3 organizations consistently provide good service, quick certificate issuance, and are affordable. (In alphabetical order by the organization providing the first course).

Access Counseling, Inc. in English or Spanish

800-210-0522 or www.AccessBK.org

Please use Attorney code CL14830

1st Course

(Prices depend on method used and are per person or couple)

Online course: \$18.95

Telephone course: \$25.00

2nd Course

Online course: \$12.95

Telephone course: \$15.00

Cricket Debt Counseling in English or Spanish*

(866) 719-0400 or www.CricketDebt.com**

Please use Attorney code 186070

(Price is for Online only and is per person or couple)

1st Course

\$24.00

2nd Course

\$20

*Also offered in Spanish, Chinese, Korean, Vietnamese, Russian, and other languages

**2nd class done by their partner Solid Start Financial Education Services at same website

Summit Financial Education in English or Spanish
800-780-5965 or www.summitfe.org/Start/HomePage.aspx

1st Course

(Prices depend on method used and are per person or couple)

Email Follow-up counseling: \$14.95

Online Chat Follow-up counseling: \$24.95

Telephone Follow-up counseling: \$34.95

2nd Course

(Prices depend on method used and are per person or couple)

Online reading based course: \$9.95

Online video based course: \$14.95

Assisted telephone based course: \$29.95

HAVE COMPANY SEND COMPLETED CERTIFICATES TO paralegal@codyhopkinslaw.com