



Se Habla Español | Nonprofit

# INCHARGE®

Bankruptcy Counseling



**\$25**

Online Pre-Filing  
Credit Counseling

**\$15**

Online Pre-Discharge  
Debtor Education



### Why Choose InCharge?

- **Same price** for single & joint filers
- **Online** (with live chat) or phone sessions (English or Spanish)
- **Immediate** counseling by certified staff all U.S.-based
- **FREE** e-book upon completion of Pre-Discharge course
- **Over 1 million** courses provided

Pre-File Credit Counseling and Pre-Discharge Debtor Education available at  
**PersonalFinanceEducation.com**  **877-300-4188**

## PRE-FILING CREDIT COUNSELING

### Choose method of counseling (online or phone):

1. Online Counseling: **\$25**  
Visit [www.PersonalFinanceEducation.com](http://www.PersonalFinanceEducation.com)  
and click "Pre-Filing."
2. Phone Counseling: **\$50**  
Call toll-free: **1-877-300-4188**  
to register & begin.

### What you will need:

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

## PRE-DISCHARGE DEBTOR EDUCATION

### Choose method of counseling (online or phone):

1. Online Counseling: **\$15**  
Visit [www.PersonalFinanceEducation.com](http://www.PersonalFinanceEducation.com)  
and click "Pre-Discharge."
2. Phone Counseling: **\$25**  
Call toll-free: **1-877-300-4188**  
to register & begin.

### What you will need:

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

(For attorney use)  
Access code

### InCharge Debt Solutions

InCharge Debt Solutions (a tax exempt 501(c)(3) organization).  
Your leading financial counseling service provider for over 15 years

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