

APPROVED CREDIT COUNSELING AGENCIES

Please contact one of these agencies to complete the first of two credit counseling courses.
This must be done at least one day prior to filing your bankruptcy.

A certificate will be provided to you upon completion of and payment for the course.
A second class will need to be taken after you go to Court, and a
second certificate will be provided to you.

**IT IS YOUR RESPONSIBILITY TO HANDLE THIS PART OF THE
BANKRUPTCY PROCESS.**

*YOU MUST CONTACT US AND INFORM US THAT YOU HAVE
COMPLETED THESE COURSES, EVEN IF THE COUNSELOR
TELLS YOU THEY WILL SEND US THE CERTIFICATE.*

Abacus Credit Counseling (First Course)
Phone or Internet
1-800-516-3834

www.abacuscc.org

Sage Personal Finance (Second Course)
Phone or Internet
1-800-516-2759

www.abacuscc.org

Pioneer Credit Counseling
Phone or Internet

www.pioneercredit.com/bankruptcy

1-866-210-3590

Pre-Filing Appointment Checklist

TO ALLOW YOUR COUNSELOR TO PROVIDE A QUALITY SESSION, PLEASE BRING AS MANY RECENT STATEMENTS AS POSSIBLE.

1. Pay stubs for each source of income in the household _____
2. Mortgage/Rent Payment Amount _____
 - a. Association Fee Information, if applicable _____
 - b. Property Tax and Insurance Information _____
3. Utility Statements _____
 - a. Heat/Gas _____
 - b. Electric _____
 - c. Water _____
 - d. Telephone _____
 - e. Cable _____
 - f. Cellular Phone _____
 - g. Pager _____
 - h. Other _____
4. Automobile Payment and Insurance Information _____
5. Statements _____
 - a. Credit Cards _____
 - b. Medical/Dental Bills _____
 - c. Book/Music Clubs _____
 - d. Previous Years' Income Tax Statements, if not paid. _____
6. Loan Information _____
 - a. Bank/Finance Company Loans _____
 - b. Personal Loans _____
 - c. Student Loans _____
7. Other Applicable Items _____
 - a. Threatening Notices _____
 - b. Checkbook Register _____

Home Budget Expenses:

Some of the items listed here may not apply. You may not know the exact amounts you spend every month on many of these items, but we would like an average. If you have been spending more on certain items than you feel is reasonable, please list the dollar amount you think would be reasonable to spend.

Groceries _____	Dry Cleaning/Laundry _____
Work Lunches _____	Church/Charity _____
School Lunches _____	Tuition/Books _____
Cigarettes/tobacco _____	Medical Care _____
Gasoline _____	Day Care _____
Auto Insurance _____	Child Support/Alimony _____
Life Insurance _____	Entertainment _____
Medical Insurance _____	