

CREDIT COUNSELING AND DEBTOR EDUCATION

Before your bankruptcy case can be filed in court, you must complete mandatory credit counseling and receive a certificate of completion. Credit counseling may be done on the internet, in person, or by telephone. A credit counseling session typically requires an hour of your time, and most credit counseling agencies charge \$36.00 for this service. I recommend that you complete your credit counseling on the internet, because it can be completed more quickly and at your convenience, including evenings and weekends. If you do not have internet access, however, you should contact a credit counseling agency and schedule your in-person or telephone session as soon as possible. Most credit counseling agencies will not be able to schedule an in-person or telephone session until approximately two weeks after you first contact them. If you are married and filing a joint bankruptcy, you should complete your counseling session together (at the same time); otherwise, you will each be required to pay the counseling fee separately. Again, your case cannot be filed until I receive your certificate of completion. If you have a foreclosure sale pending, or any other emergency, please complete your counseling session as soon as possible.

In addition to the counseling fee, you will need to have information about your monthly income and monthly expenses, and information about your creditors, when you begin your counseling session. If you have provided this information to my office, I can usually print a statement of your monthly budget and list of creditors. Please schedule an appointment to meet with me if you need my assistance. Also, be aware that most credit counseling agencies offer counseling sessions unrelated to bankruptcy. Therefore, please be certain that you request a counseling session that provides you with a bankruptcy certificate upon completion. Finally, please be sure to provide the credit counseling agency with my email address (josh@omdlaw.com) and fax number (513-793-5462) so the agency can send me a copy of your certificate of completion.

After your bankruptcy case has been filed in court, you must complete a mandatory financial management (debtor education) course and receive a certificate of completion. This course must be completed within two or three months after your case is filed, and you cannot receive a discharge until the certificate of completion has been filed with the court. If you do not complete the course in time, your bankruptcy case may be dismissed. Therefore, please register and complete this course as soon as possible after your case is filed in court. This financial management course typically requires two hours of your time, and you will be required to pass a basic "test" before you receive a certificate of completion. Most credit counseling agencies charge \$24.00 for this service. If you are filing a Chapter 13 payment plan, the Trustee offers this course at no charge, and I will provide information about registration after your case is filed in court. If you are filing Chapter 7, most of my clients find it easier to take the financial management course from the same agency that provided the initial credit counseling