



O'Connor, Mikita & Davidson, LLC
8035 Hosbrook Road, Suite 200
Cincinnati, OH 45236
Tel 513-793-5297
Fax 513-793-5462

Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online course, and a brief follow up phone call.* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like.** We charge only \$36, and that fee covers both you and your spouse (if you have one).

Attorney Code: 919792

How To Set Up An Account At Cricket Debt

- STEP 1** Go to www.cricketdebt.com and click on the button that says "First Course \$36" and follow the directions for New Clients.
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** Select Payment Option. You can choose credit card, debit card, checking account, or money order.
- STEP 4** Begin The Course.

What You'll Need To Complete The Course

- During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the course.
- Finally, when you've finished going through all the materials, you'll be asked to call in and speak with a counselor.*** You do not need to be in front of a computer for this call. The call generally lasts about 10 minutes. At the end of the call a copy of your certificate will automatically be emailed to your attorney. You may also request that an additional copy be emailed or faxed to you.

Counselors Are Available To Talk With You Mon-Fri 6am-6pm and Sat 7am-3pm Pacific Time

* If you prefer to take the course over the telephone please ask your attorney for an On Demand packet from Cricket Debt or call us at 866-719-0400.

** Client information is saved online for 180 days.

*** Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Tagalog, Russian and Romanian.