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## **Pre-Discharge Bankruptcy Counseling**

Money Management International has been approved by the Executive Office for the United States Trustees (EOUST) to provide debtor education to consumers in all states governed by the EOUST.

The cost of the Debtor Education course and corresponding certificate of completion for individual and/or joint filers is shown below. If the joint debtors are not counseled during the same session, there will be a fee for each session and corresponding certificate.

Pre-Filing Counseling	ONLINE \$40.00	PHONE \$50.00	FULL \$50.00
Pre-Discharge Education	ONLINE \$40.00	PHONE \$50.00	FULL \$50.00
Pre-Discharge Education Video	ONLINE \$40.00		

Classes will be about 2 hours in length and offered in our 18 Centers for Financial Education as well as by telephonic seminar. You may schedule a session by calling **1-866-745-2227** or through our web site at [www.Bankruptcycertificate.com](http://www.Bankruptcycertificate.com).

### **Section One - Understanding Money and Credit**

- Goal setting
- Creating an action plan
- Calculation of gross and net income
- Identification of fixed, variable and periodic expenses
- Tracking expenses
- Ways to decrease expenses

### **Section Two - Money Management**

- Keeping records
- Wants vs. needs
- Decision making skills
- Saving for goals

### **Section Three - Wise Use of Credit**

- Types of loans and credit
- Warning signs
- Alternatives to credit use
- Checking credit rating

Avoiding predatory lending

**Section Four - Consumer Information**

Public and not for profit resources for assistance  
Applicable consumer protection laws and regulations  
Correction of credit reports  
Protection from consumer fraud