



STEP 1: BEFORE YOU FILE—PRE-BANKRUPTCY COUNSELING BY DEBTHELPER



DebtHelper

Before filing for bankruptcy you must receive a certificate of credit counseling. After your session, DebtHelper will provide the completion certificate(s) to you and your attorney.

ITEMS NEEDED FOR COURSE:

1. Current financial information
2. **Attorney/Partner Code: NC0244**
3. Pay by debit, prepaid debit or e-check. Price reduced or waived for hardship or pro bono.

OPTION 1: INTERNET \$24 (Single or Joint)

1. Go to www.dhdr.com (accessible 24/7).
2. Click on the blue "Start the First Course" button.
3. Follow all prompts for necessary information. Create a unique user ID and password.
4. Pay and complete course (both filers complete if joint).
5. Both filers complete "Live Chat" or phone call to 888-963-8088 (option 1) for certificate(s).

OPTION 2: PHONE \$44 (Single or Joint)

1. Call **888.963.8088**. Choose option #1.
2. No appointment required. Both filers speak directly to counselor at end for certificate(s).

Certificates by email, mail or fax. Spanish available.

STEP TWO: AFTER YOU FILE—PERSONAL FINANCIAL MANAGEMENT BY DAVE RAMSEY

Dave Ramsey's®

Debtor Education

Before your case is discharged, each filer must complete a personal financial management course and receive a certificate of debtor education. Dave Ramsey's Debtor Education will provide the completion certificate(s) to you and your attorney.

Items needed for course:

1. Your Case Number: __ - _____
2. **Attorney/Partner Code: NC0244**
3. Pay by debit, prepaid debit or e-check. Price waived for pro bono.

OPTION 1: INTERNET \$25 (Single or Joint)

1. Go to www.dhdr.com (accessible 24/7)
2. Click on the blue "Start the Second Course" button.
3. Follow all prompts for necessary information. Create a new account with unique user ID(s) and password(s). If two names are on the case #, you need to create a joint filer account. These are not the same logins as the first course.
4. Submit payment. Complete course and assessment(s) for certificate(s) (both if joint).

OPTION 2: DVD ORDERED BY PHONE \$25 (Single or Joint)

1. Call **888.963.8088**. Choose option #2.
2. The DVD will arrive within six business days via USPS Priority Mail.
3. Follow Pg. 1 instructions of DVD workbook for assessment(s) and certificate(s) by phone (both if joint).

Certificates by email, mail or fax. Spanish available.

DHDR.com 888-963-8088

Real life and money with America's most trusted money expert – DAVE RAMSEY