CREDIT COUNSELING AND DEBTOR EDUCATION COURSES

Before you file bankruptcy, you must complete credit counseling and obtain a Certificate of Completion from a Court-approved agency. The counseling can be done in most locations in person, via telephone or the internet, and they request you pay by money order. YOU WILL NEED TO PROVIDE THE AGENCY WITH YOUR DRIVER'S LICENSE, SOCIAL SECURITY CARD, LIST OF DEBTS, TWO MONTH'S PAY STUBS AND TWO MONTH'S BANK STATEMENTS. Before your bankruptcy is discharged (after filing) you must also complete a 2-hour debtor education course. The agencies listed below are Court-approved for both courses.

WATERLOO

CCCS of Northeastern Iowa, Inc. 1003 West 4th Street Waterloo, IA 50702 866-720-9050; 319-234-0661

www.cccsia.org

In person, telephonic and internet Spanish available via telephone

and internet

Pre-filing Counseling \$65 per person

\$130 per couple

Post-filing Debt Ed \$35 per person

Other CCCS locations include:

Marshalltown: 30 W Main Street

866-720-9048

Forest City: 102 North Water Street

866-720-9050

Mason City: 404 South Monroe

641-421-7619

CEDAR RAPIDS

Horizons

819 5th Street SE, P.O. Box 667 Cedar Rapids, IA 52406-0667

319-398-3576

www.horizonsfamily.org

In person and telephonic

Pre-filing Counseling \$45 per person Post-filing Debt Ed \$25 single

\$30 joint

Other Horizon locations include:

Iowa City: 2010 Keokuk Street, Ste 103

800-826-3574

Burlington: 900 Osborn Street

800-826-3574

DAVENPORT

Eastern Iowa Small Business Development Center

Scott Community College

306 W River Dr. 563-336-3444

In person

Interpreters will be provided

Pre-filing Counseling \$49 per person \$19 per person

INTERNET

Cricket Debt Counseling 866-719-0400

www.CricketDebt.com

Pre-filing Counseling \$36 per household

Post-filing Debt Ed \$24

A 123 Credit Counselors, Inc. 888-412-2123 www.a123cc.com (pre-filing class) \$30 www.a247class.com (post-filing class) \$17.50

CredAbility 800-251-2227 www.credability.org

Pre-filing Counseling \$50 per household Post-filing Debt Ed \$50 per household Post-filing Debt Ed phone \$76 per person

PHONE

Consumer Credit of Des Moines 6129 SW 63rd Street

Des Moines, IA 50321

515-287-6428; 800-966-5765

Clinton Community College

100 Lincoln Blvd Clinton, IA 52732 563-336-3444

Muscatine Community College

1502 Colorado Street Muscatine, IA 52761 563-288-6001

800-351-4669