

THE BANKRUPTCY LAW OFFICE



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Credit Counseling and Debtor Education Courses

Under BAPCPA, 11 USC §109(h)(3), an individual is not eligible to file a bankruptcy unless, during the 180-day period before filing, he or she has received an individual or group briefing from an approved nonprofit budget and credit counseling agency that outlined the opportunities for available credit counseling and assisted the individual in performing a budget analysis.

In order to obtain a discharge in a Chapter 7 or 13 Bankruptcy, the Debtor must attend a Personal Financial Management Course offered by an approved nonprofit budget and credit counseling agency. [BAPCPA, 11 USC §727(a)(11), 11 USC §1328(g)]. The course includes an analysis of each Debtor's current financial condition, factors that caused such financial condition, and how the Debtor can develop a plan to respond to the problems without incurring negative amortization of debt.

A list of approved agencies can be obtained from the United States Trustee on their website at www.usdoj.gov/ust/bapcpa/ccde/cc_approved.htm.

Date: _____

Debtor

Joint Debtor

OAKLAND DOWNTOWN
1300 Clay Street, Suite 600
Oakland, California 94612
(510) 355-8022
OK@EzFileBk.com

WALNUT CREEK / CONCORD
1990 North California Boulevard, 8th Floor
Walnut Creek, California 94596
(925) 953-8798
WC@EzFileBk.com

PLEASANT HILL
3478 Buskirk Avenue, Suite 1000
Pleasant Hill, California 94523
(925) 705-8101
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