



Pre-Bankruptcy Discharge Personal Financial Management Course

The Bankruptcy Reform Act, S.256 better known as The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, effective October 17, 2005, under Section 106 requires all parties seeking a discharge through a bankruptcy proceeding must complete a course in personal financial management from an Approved provider.

Consumer Credit Counseling Service (CCCS) is an Approved provider of this service as required by the "Act". Once you have completed your personal financial management course you will be issued a certificate to provide to your attorney to be filed with the court prior to your discharge hearing. **This personal financial management course must be completed within 45 days from your first meeting of creditors (341 Meeting). Your bankruptcy case number is required in order to register for this class.** You may access our website at www.cccsoftheozarks.org and click on Pre-Discharge Education to register for this class online or you may use the forms enclosed with this information sheet.

CCCS offers this personal financial management course in three different formats:

FACE-TO-FACE: These classes will be provided face-to-face in Springfield, Joplin and West Plains, Missouri. Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Once we have received the above-mentioned documentation you will be contacted by our office and be scheduled for a face-to-face class. Your certificate will be issued to you at the conclusion of the class. **Class time is approximately two hours.**

PHONE: Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Joint filers both must be on the same phone call or there will be a charge for 2 individual sessions. Once we have received the above-mentioned documentation you will be contacted by our office and be scheduled for a phone class. This phone class is designed like a conference call. You will dial into a phone bank along with a minimum of 20 other participants. Therefore, it is very important to have as few distractions as possible for the entire 2 hours. You will be sent a workbook entitled *Money in Motion*, a Pre-Test, Post-Test and Student Evaluation Form for the class, along with the 1-800 call in number and access code number for the phone class. Please call in on time and have your *Money in Motion* book available for the class. Following the class once our office receives the Pre-test, Post-Test and the Student Evaluation Form you will be sent a completion certificate. **This class will last approximately two hours, so please plan accordingly.**

INTERNET: Please fill out (and sign where necessary) the enclosed Registration Form. **Please send this document, along with a copy of a photo ID(s) and a cashiers check or money order for \$40 for a single filer or \$60 for joint filers to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. Make cashiers check or money order payable to CCCS.** Once CCCS has received this information and your payment, you will be emailed a user name and password to access the online education course entitled *Money in Motion*. You will then access our website at www.cccsoftheozarks.org and click on Pre-Discharge Education under Bankruptcy at the top of the page. Simply follow the instructions. Joint filers must complete a separate course on the Internet. Each filer will be issued a separate user id and password. You may contact a live instructor with any questions Monday-Friday 8am-5pm CST at 1-800-882-0808. **Each filer will need to spend approximately two hours completing the course.** Be sure to include a **clearly written** email address. Once you have completed the course and CCCS has been notified you will be issued a Certificate of Completion to be presented to your attorney that will be filed with the court prior to your discharge hearing. If there are joint filers, each will be issued a separate certificate.

PRE-DISCHARGE PERSONAL FINANCIAL MANAGEMENT COURSE

REGISTRATION FORM

Complete this form in its entirety or your registration will be delayed. Failure to provide all documentation listed will also delay your registration.

Bankruptcy Judicial District and City Filed In **(required)**

Bankruptcy Case Number **(required)**

Filers Name

Joint Filers Name (If Applicable)

Filers SSN

Joint Filers SSN (If Applicable)

Filers Address

Joint Filers Address (If Different)

City, State and Zip

County

City, State and Zip (If Different)

County

Home Phone (Including Area Code)

Joint Filers Home Phone (If Applicable)

Alternate Phone Number (work, cell)

Alternate Phone Number (work, cell)

Email Address **(print clearly)**

Joint Filers Email Address (If Different)

I/we wish to participate in a personal financial management course offered by CCCS as an Approved provider of this service for the Executive Office for United States Trustees. I/we wish to take this class by:

_____ Face-to-Face

_____ Phone

_____ Internet

_____ Springfield, MO

_____ Joplin, MO

By signing this form you certify the following:

I/we swear or affirm, that all the information on this form is true, correct and complete and made in good faith. I/we also certify, under penalty of perjury, that I/we personally will complete the education course. I/we understand that knowingly making a false or fraudulent statement or misrepresentation about my identity or completion of the education course is a violation of the requirements of Federal law. I/we have read and fully understand the above statement as well as all information contained in the disclosure form that was included with this registration form.

Filers Signature

Date

Joint Filers Signature

Date

Send this form, along with the below listed attachments, to CCCS, Attn: Education Department, 1515 S Glenstone, Springfield, Missouri 65804. You may contact CCCS at 1-800-882-0808.

Cashiers check or money order for \$40 (Single Filer) or \$60 (Joint Filers)

Copy of a picture ID for all filers

Office Use Only

Date Enrolled: _____ Client #: _____ Paid: ___yes ___no DMS Notes: ___yes ___no

Pre-Test Score: _____ Post Test Score: _____ Time Spent: _____ Date Completed: _____

Pre-Test Score: _____ Post Test Score: _____ Time Spent: _____ Date Completed: _____

DISCLOSURE FORM FOR PRE-DISCHARGE PERSONAL FINANCIAL MANAGEMENT INSTRUCTIONAL COURSE

Consumer Credit Counseling of Springfield, Missouri, Inc. (CCCS) is approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Providers services.

About Consumer Credit Counseling Service:

Consumer Credit Counseling of Springfield, Missouri, Inc is a 501 c (3) Not-For-Profit Corporation serving the Ozarks since 1969. We are a community service organization.

MISSION STATEMENT: “To develop, provide, and implement financial solutions and credit education that result in self-sufficient individuals, families, neighborhoods and communities.”

CCCS is a member of the National Foundation for Credit Counseling (NFCC) and is accredited by the Council on Accreditation of Services for Families and Children. Both organizations have strict standards on qualifications for instructors. Most of our instructors are Certified Credit Counselors through the NFCC. All instructors have from 5 to 30 years experience in financial education.

How much will a Personal Financial Management Course cost me?

CCCS charges \$40.00 (\$60 for joint filers), and no additional fees, to provide our clients with this service. The fee will be paid prior to the Financial Management Course being taken. **CCCS will provide a certificate of completion to the client upon completion of the course.** This Certificate is mandatory prior to receiving a discharge in your bankruptcy case. CCCS will provide this service without regard for the student’s ability to pay.

CCCS, as the Provider of these services, does not receive or pay fees or other consideration for the referral of debtor students to or by the Provider.

You may access our website at www.cccsoftheozarks.org and click on Pre-Discharge Education to register for this class online or you may use the forms enclosed with this information sheet.

