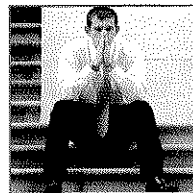
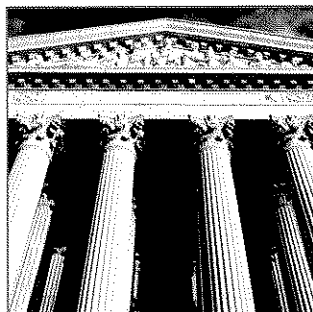


Step One | before you file



Credit Counseling

All consumers who plan to file for bankruptcy must complete a credit counseling session from an approved provider and receive a Certificate of Counseling before filing. CCCS conducts the required counseling and, through our relationship with your attorney, we offer you an efficient and convenient way to complete this requirement.

The goal of this counseling requirement is to provide you with a comprehensive overview of your financial situation, including a budget, a listing of debts and a net worth estimate. We will also inform you of commonly available options for someone in a financial crisis other than bankruptcy.

At the conclusion of your session, we will provide you and your attorney with a copy of the Certificate of Counseling to file with the court as proof that you completed this requirement.

Your Attorney's Firm Code: **2843**

Please gather the following items before beginning:

- Documents that show your monthly income
- A list of your household expenses
- A list of creditors and balances

Please choose one of the following counseling options:

Internet

www.cccs-express.org

- Access our dedicated Internet site www.cccs-express.org
- Create your unique user ID and password
- Provide your Firm code (shown above)
- Complete the session

Phone

1-866-445-2227

- Call our toll free number (shown above) to schedule your appointment
- Provide your Firm Code (shown above)
- Schedule your appointment

In-Person (limited availability*)

1-866-445-2227

- Call our toll free number for appointment availability
- Provide your Firm Code (shown above)
- Come to CCCS and complete the session (photo ID required).