

## Pre-Bankruptcy Counseling and Debtor Education Course



Prior to filing for bankruptcy protection under Chapter 7 or 13, the Bankruptcy Code requires all consumers to participate in credit counseling and to provide the court a certificate of completion from a U.S. Trustee approved nonprofit credit counseling agency.

The Bankruptcy Code also requires all consumers who file for bankruptcy to successfully complete an approved personal financial management education course prior to having their debts discharged.

DMCC is approved by the U.S. Trustee to provide both the pre-filing counseling and pre-discharge education course to meet these requirements\*.

### Required Prior To Filing Bankruptcy

**Pre-Filing Bankruptcy Counseling**  
\$50 for singles or couples

English or Spanish  
In person or over the phone  
Certified Credit Counselors

### Required Prior To The Discharge Of Debts

**Pre-Discharge Debtor Education**  
\$25 for singles or couples

English or Spanish  
In person or online 24/7  
Easy to Register and Understand

### Pre-Payment Not Required

Unlike most Providers, DMCC does not require consumers to pay in advance to receive counseling or take education course. Payment is required, however, before certificates will be issued, unless billed to an attorney account.

#### Payment options available:

Credit Card, PayPal, Personal Check, Money Order, Attorney Account

### Call Today

**866.618.DEBT(3328)**

Or visit us [www.dmcconline.org](http://www.dmcconline.org)

DMCC is a 501(c)(3) charitable organization whose mission is to provide consumers financial education and counseling.

\*Approval does not endorse or assure the quality of a providers service.

**DMCC**

*Your Guide To Debt Freedom*

**Debt Management Credit Counseling Corp.**  
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