



# Debtors' Prism



**Presented by Brian D. Winters**

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## CREDIT COUNSELING

In accordance with the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act, consumers must get credit counseling for bankruptcy for a government-approved organization within 180 days before they file. Upon completing the mandatory counsel, the counseling agency will provide a certificate to be filed with the Bankruptcy Court. Attendees will also receive a copy of the repayment plan that might have worked out with the agency. However, bankruptcy law only requires that those considering bankruptcy receive credit counseling, not necessarily go along with the agency's repayment plan. Rather, your bankruptcy at-

torney will advise you as to how to proceed in your individual circumstances.

Filing bankruptcy can be a daunting process and you will want an experienced and knowledgeable attorney looking out for you. Let us help. Our attorneys can guide you through the steps, take care of all the paperwork and monitor the schedule so that you will be in full compliance under the law. All it takes is a phone call and we will be there for you. *Quality representation for any legal issue.*

**HINT:** If a debtor cannot afford the fee for credit counseling, the counseling agency must provide services for free or at a reduced rate.

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