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**Course 1: Before You File**  
PRE-BANKRUPTCY CREDIT COUNSELING  
BY ABACUS CREDIT COUNSELING

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**Choose from two courses:**

**1. Internet Course**

Visit [www.abacuscc.org](http://www.abacuscc.org) and select "First Course."

**2. 24-hr Automated Phone Course**

Call toll-free 800-516-3834 to register and take the entire course on your home phone. You must speak with a credit counselor to get your certificate.

**What you will need:**

Estimates of your monthly income and spending, and your attorney's email and/or fax.

**When to take the course:**

You must complete a credit counseling course within 180 days before filing bankruptcy.

Courses may be taken 24/7, in English and Spanish. Customer service is available 7 days a week, certificates sent immediately upon completion.

**Need Help?**

**Contact Customer Service**

Toll-Free: 800-516-3834

Email: [customerservice@abacuscc.org](mailto:customerservice@abacuscc.org)

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**Course 2: After You File**  
POST-BANKRUPTCY DEBTOR EDUCATION  
BY SAGE PERSONAL FINANCE

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**Choose from two courses:**

**1. Internet Course**

Visit [www.abacuscc.org](http://www.abacuscc.org) and select "Second Course."

**2. 24-hr Automated Phone Course**

Call toll-free 800-516-2759 to register and listen to the entire course on your home phone.

**What you will need:**

Your case number, the district where your case was filed and your attorney's email and/or fax.

**When to take the course:**

You must complete a debtor education course after you file your bankruptcy case. You may take the course as soon as your case is filed. The deadline depends on what type of bankruptcy case you are filing.

Courses may be taken 24/7, in English and Spanish.

Customer service is available 7 days a week, certificates sent immediately upon completion.

**Need Help?**

**Contact Customer Service**

Toll-Free: 800-516-2759

Email: [customerservice@sagepf.com](mailto:customerservice@sagepf.com)