

BANKRUPTCY PRE-FILING COUNSELING/DEBTOR EDUCATION

Central Illinois Debt Management & Credit Education, Inc. (CIDMCE) has been approved by the Executive Office for United State Trustees to provide the required Bankruptcy Counseling and Education Programs in compliance with the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 in all districts of Illinois.

- CIDMCE is a non-profit agency in accordance with Section 501(c) (3) of the Internal Revenue Code.
- CIDMCE does not pay or receive fees or other consideration for Pre-Filing Bankruptcy Counseling briefing referrals or referrals of debtor students.
- CIDMCE credit counselors are trained and certified in accordance with Association for Financial Counseling and Planning Education (AFCPE) standards.
- Pre-filing Bankruptcy Counseling session fee is \$50 for single filers and \$50 for joint filer. Debtor Education Course fee is \$50 per individual and \$50 for per couple and is offered in a classroom setting and online 7days/week and 24 hours/day.
- We do not deny service do to inability to pay the stated fee. If eligible for a fee waiver request must be approved prior to counseling session or debtor education course. You must provide proof of all income for the last three months. We follow Federal Poverty Guidelines to determine participants' ability to pay.
- An individual must receive a credit counseling briefing during the 180-day period preceding the date of filing the petition by such individual. Certificate will be is issued after the counseling session is completed. The certificate is a requirement to file bankruptcy. Upon successful completion of the debtor education course, a certificate will be issued.
- We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or required by law. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.
- To schedule a counseling session or to register for debtor education course call 1-888-671-2227. Registration for debtor education course is also available online.

I understand the above and am aware that if dissatisfied with the service provided by CIDMCE agency, I can utilize the Complaint Resolution Process. Nothing herein shall apply to actions or claims under the provisions of the United States Bankruptcy cod, 11 U.S.C. Sec. 101 et seq.

Signature: _____ Printed Name: _____

Signature: _____ Printed Name: _____

Date: _____ Counselor Initials: _____