

About The Program

The **Pre-petition** (before you file) and **Post bankruptcy** (after you file) certificates are offered via internet. We offer credit counseling education using principles that have helped thousands of people. The program will require a minimum of one hour for course #1 the Pre-petition and course #2 post-bankruptcy a minimum of two hours to complete.

1. Our programs are designed to help people learn the basics of personal finance. Our book "Your Financial Focus" has many examples that can help you understand **personal finance principles**. Implementing our **financial techniques** will benefit you and your family.
2. You will be required to fill out our personal information section. We will need information to verify identification. Our prices are per each household meaning husband and wife pay one price. We offer free services for those that qualify. **You must have filed and have a case number to receive the #2 Post bankruptcy certificate.**
3. After you have created a log-in you will be able to log-off and come back to complete as needed.
4. The system will prompt you through the program.
5. Your **bankruptcy certificates** will be emailed or faxed to the information you provide at the beginning. You can have your certificate emailed or faxed to you or your attorney.
6. We are here to educate you and your family. **Personal finance education** should be ongoing and we are here to serve.
7. Upon completion of the courses, the provider will provide a certificate of course completion to debtor students. For course one, the credit counseling course the certificates are completed after you speak to a live counselor. The counselor will discuss: a. Analysis of current financial situation; b. Discussion of factors that caused such conditions; c. Assistance in developing a plan to respond to problems without incurring negative amortization of debt.
8. Once you have complete the course you can call For follow-up review or further questions of the online course and final telephone counseling session, please email us at info@academyoffinancialliteracy.com or call us at 877-833-2867

9. Fee Waiver Disclosure:

Academy of Financial Literacy, Inc agrees to waive the respective fees if the debtor student has income less than 150 percent of the poverty guidelines last published by the United States Department of Health and Human Services (DHHS) applicable to a family of the size involved in the 48 contiguous states.

The income for comparison to the poverty guidelines is the "Total Combined Monthly Income" as reported (or as will be reported) on line 16 of the schedule I of the bankruptcy petition.

Non-cash governmental assistance (such as food stamps or housing subsidies) is not included in calculating debtor income.

The income of a spouse is included in calculating income whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

The income of any other family member listed on Schedule I as a dependent also is included

Academy of Financial Literacy, Inc will email or contact debtor if we feel we must collect financial information. We will email a budget sheet for completion if we feel debtor doesn't meet these requirements.