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Credit Counseling Requirement

Before your bankruptcy case can be filed, you must undergo “credit counseling”. There are two ways to accomplish this.

If you have internet access, you can go to www.hbcce.org and follow the links for “bankruptcy certifications “ and “before bankruptcy”. There will be questions for you to answer regarding your income and expenses and liabilities. At the end, you will have to put a call into a credit counselor who will ask if you have any questions. During the process, you will come to a page which allows you to pay now or to have your attorney obtain your certificate for you. I have an account with this agency and can obtain your certificate for you.

If you do not have internet access, you can do this over the telephone. I will provide you with a telephone number to call at our meeting.

Please do not be nervous fulfilling this requirement. This is a step you need to complete, but the counselor does not “decide” if you are able to file for bankruptcy. I am the one who makes that decision.