

First Bankruptcy Course

Choose how to take your pre-filing course



Take the course online

Step 1: Go to myhorizontoday.com/firstcourse

Step 2: Enter your **Access Code:** **0000** SAMPLE

Step 3: Complete your registration by following the on-screen instructions

or



Take the course by phone

Step 1: Call **1.877.213.6519**

Step 2: Enter your **Access Code:** **0000** SAMPLE

Step 3: Complete your registration by following the telephonic instructions

Available course providers

Pre-filing Course Provider	Course Price	Course Availability	Counselor Online	Counselor Phone
Debt Education and Certification Foundation	\$24	24/7	24/7	24/7
Cricket Credit Counseling	\$24	24/7	M-F: 9am - 9pm EST	M-F: 9am - 9pm EST
DebtHelper	\$24	24/7	M-Th: 9am - 9pm F: 9am - 7pm Sat: 10am - 5pm EST	M-Th: 9am - 9pm F: 9am - 7pm Sat: 10am - 5pm EST
Urgent Credit Counseling	\$20	24/7	M-F: 9am - 9pm EST	M-F: 9am - 9pm EST

All online and telephonic courses are available in English and Spanish.

Questions? Contact myHorizon support M-F 8 - 8pm ET. Toll-free: **888.410.6988** Email: customer care@myhorizontoday.com

All Providers listed above are approved to issue certificates evidencing completion of debtor education in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Provider's services. To see a full list of US Trustee approved providers visit the US Trustee office website: www.justice.gov/ust/credit-counseling-debtor-education-information.

Second Bankruptcy Course

Choose how to take your post-filing course



Take the course online

Step 1: Go to myhorizontoday.com/secondcourse

Step 2: Enter your **Access Code:** **0000** SAMPLE

Step 3: Complete your registration by following the on-screen instructions

or



Take the course by phone

Step 1: Call **1.877.213.6519**

Step 2: Enter your **Access Code:** **0000** SAMPLE

Step 3: Complete your registration by following the telephonic instructions

Available course providers

Post-filing Course Provider	Course Price	Course Availability	Counselor Online	Counselor Phone
Debt Education and Certification Foundation	\$24	24/7	24/7	24/7
Second Bankruptcy Course	\$15	24/7	M-F 8am-8pm ET*	M-F 8am-8pm ET*

All online and telephonic courses are available in English and Spanish.

*A live SBC Counselor session is only required if the automated quiz is failed twice.

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General Information on Required Bankruptcy Courses

In 2005, Congress passed the Bankruptcy Abuse Prevention and Consumer Protection Act. The Act requires that individuals filing for bankruptcy complete a credit counseling course prior to filing. It also requires a debtor education course after filing but prior to discharge.

Credit Counseling

Congress hoped that the credit counseling course would provide information that might help filers find alternative solutions to bankruptcy. The course focuses on income, expenses and debts to assess if you are able to pay off your debt by way of a repayment plan thus avoiding bankruptcy. You will want to have your financial information gathered as the credit counseling provider will require it to determine whether a repayment plan is feasible for you. It is good to remember that you are only required to attend and complete the course: you do not have to follow the credit counseling provider's recommendations and repayment plan. Most often the course determines that you have no other option than bankruptcy. The course is available online or by phone and must be completed within 180 days prior to filing. If you take the course online or through an automated phone system you will be required to talk to a counselor over the phone, by live chat, or email after the course. They will provide you with a written budget analysis and recommendations based on your specific financial situation. Your course will not be complete until you talk to the counselor.

Debtor Education

Congress wanted to provide an educational class on money management to those who have filed for bankruptcy so they can gain tools and knowledge to help them avoid bankruptcy in the future. The course will focus on your financial life after bankruptcy and again you will want to have your financial information gathered as you will be creating a budget, learning best practices on using credit, creating a savings account for emergencies, and other money management tips. This course is also available online or by phone. If you file a chapter 7 you will need to take the course within 60 days after your 341 meeting and if you file a chapter 13 you will need to take the course before your last payment. If you take the debtor education course online or through an automated phone system you will be required to take and pass a test after the course (70% or better is considered passing).

Certificates of Completion

You will need to get certificates of completion from each provider in order to demonstrate that you have taken the courses. Your attorney must ensure that you complete each course and file your certificates of completion with the bankruptcy court. The credit counseling certificate must be filed before your bankruptcy can begin and the debtor education certificate must be filed before your case and debts can be discharged.