



**A Certificate Is Required For You to File Bankruptcy &  
A Second Certificate if Required To Obtain a Discharge of Debt**

The following companies can issue to you the necessary pre-filing “Credit Counseling” and post-filing “Debtor Education” certificates. The companies below are open/available 24/7. Other companies also exist.

The certificate will be issued after you complete an approximate one hour class. Ask them to email to the certificates to our office: [13assistant@rrlawgroup.com](mailto:13assistant@rrlawgroup.com) and [frontdesk@RRLawGroup.com](mailto:frontdesk@RRLawGroup.com)

<p><b>Summit Financial Education Inc.</b> Telephone &amp; Online Toll Free: 1-800-780-5965 <a href="http://www.summitfe.org">www.summitfe.org</a></p> <p><u>Cost: Pre \$9.95/ Post \$7.95 online for household</u></p>	<p><b>Debtor CC</b> Telephone and Online 1-800-610-3920 <a href="http://www.debtorcc.org">www.debtorcc.org</a></p> <p><u>Cost: Pre \$14.95 &amp; Post \$9.95 online for household</u></p>
<p><b>Debt Helper</b> Telephone and Online 1-800-920-2262 <a href="http://www.debthelper.com">www.debthelper.com</a> <b>Attorney code: WA0065</b></p> <p><u>Cost: Pre \$24 / Post \$14 online for household</u></p>	<p><b>Debtor Edu</b> Telephone and Online 1-800-610-3920 <a href="http://www.debtoredu.com">www.debtoredu.com</a></p> <p><u>Cost: Pre \$14.95/ Post \$9.95 online for household</u></p>

**CRITICAL**

You cannot file a consumer bankruptcy (Chapter 7 or 13) unless the pre-filing certificate is filed with the court at filing. So, do not forget to take the class and get the certificate to us in order to file your case.

You cannot obtain a discharge of debt (Chapter 7 or 13) unless you file the post-filing certificate with the court before the scheduled discharge date. So, do not forget to take the class and get the certificate to us in order to obtain a discharge of debt.

To avoid confusion/extra costs, you **must confirm with our office** that we have **received** all certificates. In other words, they may have been issued but, if we don't get them, then your case cannot be filed or you cannot receive a debt discharge.