

# PRE-BANKRUPTCY CREDIT COUNSELING

PROVIDED BY CREDIT ADVISORS FOUNDATION

**Certified English, Spanish, Korean and Thai  
Counselors, No appointments necessary!**

## ONLINE

[www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)

[www.ybpcert.com](http://www.ybpcert.com)

24 hours / 7 days a week

## PHONE/MAIL

1.800.625.7725

M-F 8am - 8pm CST

Sat. 9am - 6pm CST

(\$ 25)  
ONLINE FEE

## IN-PERSON

Omaha NE - 1850 S. 72nd St.

Scottsdale AZ - 7525 E. Camelback Rd. Ste 210

Tacoma WA - 1944 Pacific Ave. Ste 203

## CERTIFICATES

Issued within an hour of completion, between the hours of M-F  
9am - 6pm CST and delivered to attorney account and via  
email, FAX, or mail

## COUNSELING CONSISTS OF THE FOLLOWING

- Financial Tutorial with Quizzes
- Budget Analysis

## HOW TO BE PREPARED

- Have your attorney's contact information ready
- Gather your monthly income, living expenses and a complete list of all your creditors

## CONVENIENT METHODS TO PAY THE FEE PER COURSE

- Debit Card / Credit Card / Pay Pal
- Check Online / Money Order / Cashier's Check
- Money Gram (office code: 5185)
- Western Union (code city: Benefit, NE)
- Pre-Paid / Fee Waiver Code



Your Payment Code is:

**YourBankruptcyPartner.com**  
**1.800.625.7725**

# POST-BANKRUPTCY DEBTOR EDUCATION

PROVIDED BY ARBOR INVESTMENTS

**Certified English, Spanish, Korean and Thai  
Counselors, No appointments necessary!**

## ONLINE

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www.ybpcert.com  
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## COUNSELING CONSISTS OF THE FOLLOWING

- 4 modules with Quizzes
- Course evaluation

## HOW TO BE PREPARED

- Know your case number and case city
- Have your attorneys contact information

## CONVENIENT METHODS TO PAY THE FEE PER COURSE

- Debit Card / Credit Card / Pay Pal
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- Western Union (code city: Benefit, NE)
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