

Arizona Bankruptcy Attorney: Understanding the Credit Counseling Requirement

By Arizona Bankruptcy Attorney John Skiba

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With the passage of the bankruptcy amendments back in 2005, all people seeking bankruptcy protection, whether chapter 7 bankruptcy or chapter 13 bankruptcy, must complete a pre-filing credit counseling course as well as a financial management course after your bankruptcy case is filed. At Jackson White, P.C. we work with a vendor who can provide this course and the cost is included in the flat fee bankruptcy price. Further, for your convenience this class can be completed in your home online or over the telephone.

Pre-Filing Credit Counseling

Under the bankruptcy code anyone seeking to file bankruptcy must take this course. This course will provide you with general tips and financial advice based upon your specific situation. The information you provide to the credit counselor is not provided to the courts or even to your attorney. The certificate that I receive upon your completion of the course simply indicates that you have completed the required course. Once this course is completed we can file your bankruptcy case.

Post-Filing Financial Management Course

After your bankruptcy case has been filed you are required to complete a financial management course. Like the pre-filing credit counseling, at Jackson White, P.C. we provide you with a company that can help you complete the course either online or over the telephone. This course is a little longer than the first and must be completed within about two months of your bankruptcy filing. If this course is not completed you will not receive a discharge of your debts in your bankruptcy case.

If you are considering bankruptcy it is important that you seek out experienced counsel to help guide you through the bankruptcy process. Bankruptcy John Skiba offers a free bankruptcy consultation where your specific situation can be discussed. He can be reached at (480) 464-1111.