

Ever since Congress passed the mis-named Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) in 2005, every consumer filer for bankruptcy has to take a Credit Counseling course within 180 days **before** filing their case and every filer desiring a discharge of their debts must take a debtor education course **after** their case is filed and before they receive their discharge.

So what are these courses? They are organizations, approved by the U.S. Trustee's office to provide these mandatory courses to debtors needing to file bankruptcy. Once you complete the courses, a numbered certificate will be issued to you, certifying that you completed the course. Only U.S. Trustee approved organizations can issue these certificates.

For the most part, these courses are going to be a waste of time. Credit counseling almost never works for people, and a majority of my clients have already tried the credit counseling before coming to see me, only to find out that their debts have not decreased and the collectors are still calling. The debtor education course deals with managing money and how to live within a budget.

How do you know which courses are approved by the U.S. Trustee's office? You can go to the [U.S. Trustee's website](#) and find an approved organization. Most of these courses run between \$50-\$100.00 . Even if we both think it is a complete waste of time, it is a requirement for filing bankruptcy and must be completed (who are we to argue with Congress?).

These courses must be taken regardless if you file a [Chapter 7](#) or a [Chapter 13](#). If you retain us to handle your bankruptcy, you do not have to worry about finding an approved organization. We take care of this for you and the price is included in your fee. We will sign you up for the course, give you the instructions on how to take it, and get your certificate for you. All you have to do is take the courses. With the organization we use, these courses can be taken over the telephone or online and most of the time it will take you between 60-90 minutes to complete. One advantage to doing these courses online is if you get tired or run out of time, you can stop the course and pick it back up later where you left off. as of this writing the fee for the credit counseling and debtor education course is \$69.00, regardless if you are an individual filer or joint filer, and regardless if you do it over the telephone or online.

If you are ready to learn more about bankruptcy and the credit counseling and debtor education course, call your [Detroit Bankruptcy Lawyers](#) at (586) 439-4297, Extension 0, and set up your free consultation. We will look at your situation and give you valuable advice on how to get out of debt. You will be please with our services.