

# Pre-Filing Bankruptcy Counseling & Post-Filing Bankruptcy Debtor Education Course



## Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Novadebt™ has been approved by the United States Trustee's Office to issue certificates evidencing completion of counseling and a personal financial management instructional course in compliance with the Bankruptcy Code. Under the code, individual debtors who file bankruptcy must undergo credit counseling within six months before the petition is filed and are required to complete a financial management instructional course prior to their debt being discharged through bankruptcy. Novadebt™ has been approved to provide both the Pre-Filing Bankruptcy Counseling and the Post-Filing Bankruptcy Debtor Education Course in all districts.

## Pre-Filing Bankruptcy Counseling

Counseling sessions will be conducted by a Novadebt counselor either by telephone, on-line or face-to-face at one of our office locations. The counseling session includes an analysis of the consumer's situation, income, expenses and creditor information. All consumers will be provided with detailed information regarding their options. The cost of the counseling session is \$50. This fee may be reduced or waived in cases where the consumer falls below the median income level or in cases of extreme financial hardship. Upon completion of the counseling session, the consumer will receive a Certificate of Completion. Consumers in need of Novadebt's™ Pre-Bankruptcy Counseling can contact us toll-free at 877-892-4557.

## Post-Filing Bankruptcy Debtor Education Course

Consumers are offered four methods for receiving the course:

### Online



Recipients can review the material and complete the course test right at their computer. The online course takes approximately 2 hours, and once completed, the certificate is sent.



### **In Person/Classroom**

Recipients complete all required course activities during their face-to-face appointment.



### **By Telephone**

Course recipients will speak with a Novadebt™ counselor and receive the course by telephone.



### **Telephone/Home Study**

Recipients review the course material at their leisure, complete the course test and speak to a Novadebt™ counselor for a follow-up phone session to complete a course review.

Novadebt™ uses *Money in Motion*: a course in Personal Financial Management. *Money in Motion* covers essential topics that individuals need to understand if they want a broad-based overview of personal financial management. The cost of the session is \$50. This fee may be reduced or waived in cases where the consumer falls below the median income level or in cases of extreme financial hardship. Once the course exam is completed, the consumer will receive a Certificate of Completion needed to meet their bankruptcy discharge requirements. Consumers in need of Novadebt's™ Bankruptcy Education can contact us toll-free at 866-254-2660.

## **About Novadebt™**

Novadebt™, A Garden State Consumer Credit Counseling<sup>SM</sup> Organization, is a non-profit, social service, financial management agency that was founded in Freehold, New Jersey in 1991. Novadebt™ is recognized by the United States Government as a charitable organization under 501 (c) (3) of the IRS code. Novadebt™ is licensed and bonded by the NJ Department of Banking. We are also licensed in all other states that require it. The agency is a national organization with office locations throughout the country. We are a member in "good standing" of the Better Business Bureau. The mission of Novadebt™ is to assist families and individuals in need by providing financial education, community outreach and housing and credit counseling services; all with compassion and the utmost commitment to quality and integrity. In addition to the bankruptcy services we provide, Novadebt™ provides: Budget Counseling, Financial Education, Debt Management Program, Personal Financial Program, Housing Counseling and Credit Report Review services. We are a founding member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) and a member of the National Foundation for Credit Counseling (NFCC).

Approval by the United State Trustees Office does not endorse or assure the quality of a Provider's services. Novadebt also offers a reduced Bankruptcy Debtor Education Course price of \$30 for a consumer that utilizes our organization for both the counseling and education services.



## An Educational Message from

# novadebt<sup>SM</sup>

A Garden State Consumer Credit Counseling<sup>SM</sup> Organization

225 Willowbrook Road  
Freehold, New Jersey 07728  
**1-800-99-BILLS**  
**www.novadebt.org**

### **Other Office Locations**

Chico, CA  
Henderson, NV  
Farmington Hills, MI  
Roseville, MN  
Peoria, IL  
Champaign, IL  
Raleigh, NC  
Dallas, TX  
San Diego, CA

