

Approved Counseling Agencies

AFTER FILING COUNSELING INFORMATION

1. After you have filed for your bankruptcy, please contact one of the providers immediately to complete your post counseling course.
2. After you complete this course, you will get a Certificate of Debtor Education. Please have your counselor fax or email this certificate to Heller & Thyen, P.A. at 888-502-5873 or kelsi@hellerthyen.com.
3. If filing jointly, both spouses must complete the course and submit both certificates to us.
4. You can NOT receive a discharge in your bankruptcy until you receive this certificate.

CERTIFIED AGENCIES:

Internet/Phone

DECAF
112 Goliad Street
Benbrook, TX 76126
1-866-859-7323

**\$15.00 fee with attorney code:
BTX92544**

Available on our website under the
bankruptcy tab: www.hellerthyen.com

Access 24/7
1-888-234-7209
Access Counseling, Inc.
633 W 5th Street, Suite 26001
Los Angeles, CA 90071

\$9.95
\$25.00 by phone
Code: BTC9141
www.accessbk.org

In Person

Available in the St. Cloud Area Only

**Catholic Charities of the Diocese-
Caritas Family Service**
*Spanish Available
157 Roosevelt Road
St. Cloud, MN 56387
320-650-1664
Single Fee: \$50.00
Joint Fee: \$75.00