

Approved Counseling Agencies

BEFORE FILING COUNSELING INFORMATION

1. After completing your worksheet, you will need to complete your pre-counseling credit course. You will need information from the worksheet to complete the course.
2. After you complete this course, you will get a Certificate of Counseling. Please have your counselor fax or email this certificate to Heller & Thyen, P.A. at 888-502-5873 or kelsi@hellerthyen.com.
3. The certificate expires after **6 months**. If your bankruptcy is not filed before the 6 months, you will need to re-take the course. If filing jointly, both spouses must complete the course and submit both certificates to us.
4. You can NOT file bankruptcy until you receive this certificate.
5. If you are prompted to enter a court or district for your filing, please choose or enter Minneapolis.

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

\$14.95
\$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