

## *Credit Counseling*

### **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](mailto: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.

### **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](mailto: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.

### **CREDIT COUNSELING AGENCY INFORMATION:**

#### **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](http://www.hellerthyen.com)