

WHY CHOOSE SUMMIT?

- US-Based Assistance 7 Days a Week
- Certificates Emailed Immediately to You and Your Attorney
- Online Courses Available 24/7
- Budget Friendly Pricing

GOOD TO KNOW!

Your **Certificate of Credit Counseling** gets filed with your bankruptcy petition. The date and time you complete counseling must be before the date and time of filing. The certificate is valid for 180 days.

If You file Chapter 7, your Debtor Education Certificate must be filed within 60 days of the first date set for your Meeting of The Creditors.

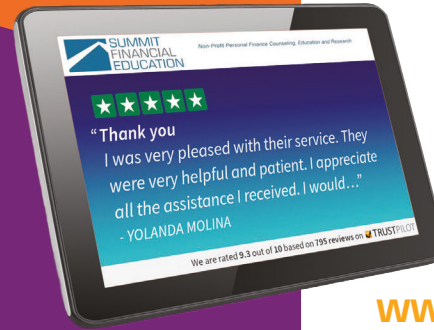
If you file Chapter 13, your **Debtor Education Certificate** must be filed before your last payment is made. If requested by your attorney, we will file the Debtor Education Certificate for you.



Non-Profit Personal Finance
Counseling, Education and Research

www.summitfe.org

1.800.780.5965



OVER
A MILLION
SATISFIED
CLIENTS
SINCE 2006!



SUMMIT IS ON YOUR SIDE!

*Pre-Filing
Credit Counseling
from \$14.95*

This course must be completed **prior** to filing for bankruptcy.

Register Online
or by Phone Today!

www.summitfe.org

1.800.780.5965

*Post-Filing
Debtor Education*

Use Coupon Code 15DE4ME for 15% OFF

\$846 This course must
be completed **after** filing for
bankruptcy
with coupon code

Register Online

www.summitfe.org

1.800.780.5965

★★★★★ TRUSTPILOT
Our Customers Love Us!

Before Filing — Credit Counseling

**START
TODAY!**

If you are considering filing for Bankruptcy, you are required to complete an approved Credit Counseling Course within 180 days before filing.

Step 1: Register online with Summit Financial Education at www.cc.summitfe.org or call us at **1.800.780.5965** and ask to be registered for Credit Counseling.

Step 2: Start with the confidential online course. Have with you information about your income, monthly expenses, and debts.

Step 3: Complete a required Exit Counseling Session by email, chat or phone. Your counselor will issue your certificate and it will be emailed to you and to your attorney,

www.cc.summitfe.org

Credit Counseling Pricing

\$14.95

Online with Email
Exit Counseling

\$24.95

Online with CHAT
Exit Counseling

\$34.95

Online with Phone
Exit Counseling

\$49.95

Assisted
Telephone Course*

*Special Assisted Telephone Course: If you do not have access to a computer or are unable to complete our course online, our team can work with you over the phone, by appointment.

After Filing — Debtor Education

**SPECIAL
PRICING!**

If you have filed for bankruptcy, and **have received your case number**, you may take the post-filing Debtor Education course, also referred to as the Personal Financial Management Course.

Step 1: Register online with Summit Financial Education at www.bk.summitfe.org or call us at **1.800.780.5965** and ask to be registered for the Debtor Education Course. If you completed your Credit Counseling course with Summit, select **Login To Continue**.

Step 2: During the registration step, enter your **case number**.

Step 3: Read or watch a video presentation of the course materials. You can stop and continue later. Your progress is automatically saved. Your Certificate is emailed to you and your attorney.

www.bk.summitfe.org

Debtor Education Pricing

\$14.95

NOW \$9.95
Online Reading Course

\$19.95

NOW \$14.95
Online Video Course

\$34.95

NOW \$29.95
Assisted Telephone Course*