



In-Person Course Disclosure

Thank you for registering to take Advantage Credit Counseling Service's personal financial management course. Please take a few moments to read over the following information. Your registration will be confirmed once we receive your payment.

Course Fee

Advantage Credit Counseling Service charges a registration fee of \$25.00 per person. In order to be registered for a class, payment is due prior to the date of the class. In limited circumstances, you may be eligible to have this fee waived. The course is offered to debtor students without regard to a debtor student's ability to pay.

Qualifications of Agency instructors

Advantage Credit Counseling Service is a 501c(3) non-profit community agency with over 39 years of experience in providing financial education. The Agency is a member of the National Foundation for Credit Counseling (NFCC) and the Better Business Bureau (BBB). Advantage is accredited by the Council on Accreditation (COA).

The Agency's counseling staff is certified by the National Foundation for Credit Counseling. This certification requires counselors to pass a series of tests related to personal finance, credit, bankruptcy and housing. Counselors are also required to maintain their competence through professional development credits.

Course instructors are either certified counselors or Education Department staff. The Education Department's staff has a minimum of a bachelor's degree in an education-related field and has several years of experience in providing group instruction.

Advantage Credit Counseling Service does not pay or receive fees or other consideration for the referral of students to or from the Agency.

Upon completion of the in-person course, Advantage provides students with the required certificate of course completion.

Class Schedule

Location	Class Date	First Class Time	Second Class Time
Altoona Blair County Career Link 3001 Fairway Drive Altoona, PA 16602	June 4	1:00-3:00 p.m.	
	July 9	1:00-3:00 p.m.	
	August 20	1:00-3:00 p.m.	
	September 10	1:00-3:00 p.m.	
Butler Butler County Career Link 112 Hollywood Drive Butler, PA 16001	June 3	1:00-3:00 p.m.	
	July 1	1:00-3:00 p.m.	
	August 5	1:00-3:00 p.m.	
	September 2	1:00-3:00 p.m.	
Erie Erie County Career Link 1309 French Street Erie, PA 16501	June 3	1:00-3:00 p.m.	
	July 1	1:00-3:00 p.m.	
	August 5	1:00-3:00 p.m.	
	September 2	1:00-3:00 p.m.	
Erie Blasco Memorial Library 160 East Front Street Erie, PA 16507	June 18		6:00-8:00 p.m.
	July 14		6:00-8:00 p.m.
	August 20		6:00-8:00 p.m.
	September 17		6:00-8:00 p.m.
Greensburg Westmoreland County Bar Association 129 N. Pennsylvania Ave Greensburg, PA 15601	June 4	1:00-3:00 p.m.	
	July 2	1:00-3:00 p.m.	
	August 6	1:00-3:00 p.m.	
	September 3	1:00-3:00 p.m.	
Harrisburg 2000 Linglestown Road Suite 302 Harrisburg, PA 17110	June 18	6:00-8:00 p.m.	
	July 16	6:00-8:00 p.m.	
	August 20	6:00-8:00 p.m.	
	September 17	6:00-8:00 p.m.	
Meadville 310 Chestnut Street Meadville, PA 16335	August 3	6:00-8:00 p.m.	
Pittsburgh Advantage Credit Counseling Service, Inc. 2403 Sidney St, Suite 400 Pittsburgh, PA 15203	June 10	6:00-8:00 p.m.	
	June 13	9:00-11:00 a.m.	1:00-3:00 p.m.
	June 25	6:00-8:00 p.m.	
	June 29	9:00-11:00 a.m.	1:30-3:30 p.m.
	July 8	6:00-8:00 p.m.	
	July 15	9:00-11:00 a.m.	1:30-3:30 p.m.
	July 18	9:00-11:00 a.m.	1:00-3:00 p.m.
	July 22	6:00-8:00 p.m.	
	August 5	6:00-8:00 p.m.	
	August 12	9:00-11:00 a.m.	1:30-3:30 p.m.
	August 15	9:00-11:00 a.m.	1:00-3:00 p.m.
	August 19	6:00-8:00 p.m.	
	September 9	6:00-8:00 p.m.	
September 16	9:00-11:00 a.m.	1:30-3:30 p.m.	
September 19	9:00-11:00 a.m.	1:00-3:00 p.m.	
September 23	6:00-8:00 p.m.		
Uniontown Fayette Co. Career Link 135 Wayland Smith Drive Uniontown, PA 15401	June 11	1:00-3:00 p.m.	
	July 9	1:00-3:00 p.m.	
	August 6	1:00-3:00 p.m.	
	September 10	1:00-3:00 p.m.	
Washington Citizen's Library 55 South College Street Washington, PA 15301	June 3	1:00-3:00 p.m.	
	July 2	1:00-3:00 p.m.	
	August 13	1:00-3:00 p.m.	
	September 3	1:00-3:00 p.m.	
York Martin Library 159 E. Market Street York, PA 17401	June 10	1:00-3:00 p.m.	
	July 8	1:00-3:00 p.m.	
	August 12	1:00-3:00 p.m.	
	September 9	1:00-3:00 p.m.	

If you have any questions or concerns, please don't hesitate to call the Education Department toll-free at 866-430-2227. Office hours are Monday-Thursday 8:00 am to 4:30 pm and Friday 8:00 am to 4:00 pm.



Important Information ~ PLEASE read before registering!

Thank you for contacting Advantage Credit Counseling Service about our pre-discharge bankruptcy class. Since there is a **deadline** in which you must take the class, it is recommended that you register for a class as soon as possible. At the conclusion of class, instructors will issue you a certificate of completion. **You are responsible for providing a copy of the certificate to your attorney.**

This packet contains three documents- A disclosure for your review, class registration instructions and a class registration form which you must complete and return with your payment.

Registration Form

- You **MUST** include your bankruptcy case number. Without a case # you cannot be registered for a class nor can a certificate be issued without one. **If you do not have a case number you need to contact your attorney as it may be too soon for you to attend the class.**
- Write your name exactly as it is listed on your bankruptcy. **Be sure to select class location, date & time. You may mail your registration form or you may fax it to 412-390-1335 after choosing your class.**
- Complete all lines on the registration form and send along with payment to address on the form.

Registration Fee

- There is a \$25 per person registration fee for the class. In limited circumstances, you may be eligible to have this fee waived if your income falls within certain income guidelines. Required proof of income will need to be provided.

Payment Methods

- Money order made out to ACCS – include class date, time & location.
- Debit card – payment will be taken over the phone through the Education Department or you can include the information on the registration form. (Debit payment requires 3-digit security code on back of card as well as the expiration date.)
- Personal checks **are NOT** accepted and will be returned to you.
- **YOU WILL NOT BE REGISTERED FOR A CLASS UNTIL WE RECEIVE YOUR CASE NUMBER AND PAYMENT.** Please submit the completed registration form and payment as soon as possible.

Acceptable forms of photo identification

The US Trustee's office requires proof of identification be shown on the day of the class at check-in. Failure to provide photo ID will result in not being able to attend the class.

- Driver's license, passport or state-issued photo identification
- Military ID or photo employee ID
- Student ID

Approximately a week before the class, you will receive a letter confirming your registration.

If you have any questions or concerns, please don't hesitate to call us toll-free at 866-430-2227. Office hours are Monday-Thursday 8:00 am to 4:30 pm and Friday 8:00 am to 4:00 pm.



IN-PERSON COURSE REGISTRATION FORM

PLEASE SEND THE \$25/PERSON REGISTRATION FEE WITH THIS COMPLETED REGISTRATION FORM TO THE ADDRESS BELOW. MAKE MONEY ORDERS PAYABLE TO ACCS. YOU MAY ALSO PAY WITH A DEBIT CARD BY CALLING THE EDUCATION DEPARTMENT. PERSONAL CHECKS ARE NOT ACCEPTED. A LETTER CONFIRMING YOUR REGISTRATION WILL BE SENT ONE WEEK PRIOR TO THE CLASS DATE.

**SEND PAYMENT & COMPLETED FORM to:
Advantage Credit Counseling Service, Inc.
Attn: Education Department
2403 Sidney Street - Suite 400
Pittsburgh, PA 15203
Phone: toll-free 866-430-2227 Fax: 412-390-1335**

PLEASE PRINT – ALL INFORMATION IS REQUIRED

CASE NUMBER: _____ NAME OF ATTORNEY: _____

TODAY'S DATE: _____

TOTAL IN HOUSEHOLD: _____ ANNUAL GROSS HOUSEHOLD INCOME: _____

NAME (as listed on bankruptcy): _____

SPOUSE (IF also on bankruptcy): _____

COMPLETE MAILING ADDRESS: _____

DAYTIME TELEPHONE NUMBER: _____

EVENING TELPHONE NUMBER: _____

NUMBER ATTENDING: _____ CLASS DATE: _____

LOCATION: _____ CLASS TIME: _____

**Name on Debit card: _____ Billing address: _____
Debit Card No. _____ - _____ - _____ Exp. Date: ____/____ 3 digit security code on back: _____**

Office Use Only: Date Received _____ Payment Amount _____ Debit Card or MO _____