



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	January 4 February 1 March 7	1:00-3:00 p.m. 1:00-3:00 p.m. 1:00-3:00 p.m.	
Butler Butler County Career Link 112 Hollywood Drive Butler, PA 16001	January 6 February 3 March 2	1:00-3:00 p.m. 1:00-3:00 p.m. 1:00-3:00 p.m.	
Erie Blasco Memorial Library 160 East Front Street Erie, PA 16507	January 19 February 16 March 15	6:00-8:00 p.m. 6:00-8:00 p.m. 6:00-8:00 p.m.	
Greensburg Westmoreland County Bar Association 129 N. Pennsylvania Ave. Greensburg, PA 15601	January 5 February 2 March 1	1:00-3:00 p.m. 1:00-3:00 p.m. 1:00-3:00 p.m.	
Harrisburg 2000 Linglestown Road Suite 302 Harrisburg, PA 17110	January 9 February 6 March 5	6:00-8:00 p.m. 6:00-8:00 p.m. 6:00-8:00 p.m.	
Pittsburgh Advantage Credit Counseling Service, Inc. 2403 Sidney St, Suite 400 Pittsburgh, PA 15203	January 11 January 16 January 21 February 2 February 8 February 18 March 7 March 12 March 24	9:00-11:00 a.m. 6:00-8:00 p.m. 9:00-11:00 a.m. 6:00-8:00 p.m. 9:00-11:00 a.m. 9:00-11:00 a.m. 9:00-11:00 a.m. 6:00-8:00 p.m. 9:00-11:00 a.m.	1:30-3:30 p.m. 1:30-3:30 p.m. 1:30-3:30 p.m.
Uniontown Fayette Co. Career Link 135 Wayland Smith Drive Uniontown, PA 15401	January 26 February 23 March 22	1:00-3:00 p.m. 1:00-3:00 p.m. 1:00-3:00 p.m.	
Washington Citizen's Library 55 South College Street Washington, PA 15301	January 13 February 10 March 9	1:00-3:00 p.m. 1:00-3:00 p.m. 1:00-3:00 p.m.	
York Martin Library 159 E. Market Street York, PA 17401	January 4 February 1 March 14	1:00-3:00 p.m. 1:00-3:00 p.m. 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 number, 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 or fax your registration form.**
- 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 – please call the Education Department to make a debit card payment.
- Personal checks **are NOT** accepted and will be returned to you. The agency does not accept cash at any class location.
- **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 confirmation letter.

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:** _____

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