



Online 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.

Class Schedule

Once students register for the course and receive the user id and password, the online course may be taken at any time at students' convenience.

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

The required certificate of completion is emailed to the student within three business days of confirmation of the completion of the course.

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!

Thank you for contacting Advantage Credit Counseling Service about our online pre-discharge bankruptcy class. Since there is a deadline in which you must take the class, it is recommended that you complete the class as soon as possible. Listed below are the steps you must take in order for your registration to be confirmed.

This registration packet contains three documents.

- Disclosure (for your review)
- Class Registration Form (complete and mail with your payment and photocopy of id)
- Class registration instructions (see below)

Acceptable Forms of Photo ID

- Driver's license or state-issued photo identification
- A copy of photo ID **must** be submitted with your registration form in order to verify identification. If we do not receive a copy of photo id you will not be registered for class.
- If you do not have a driver's license or state-issued photo id you are not eligible to register for an online class.
- All photocopies of id are destroyed one business day upon the completion of each class.

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.

Payment Methods

Pay online – For added convenience, you can register and pay online for the class and get started right away. Go to www.advantageccs.org and click on "Bankruptcy Education". Click on "Online Class" and click on "Ready to Start Now?"

Money order made out to ACCS – include your name and "online class" on the money order. (Email onlineeduc@advantageccs.org with any questions.)

Debit card – please call the Education Department to make a debit card payment.

- Personal checks and cash **are not** accepted and will be returned to you.

Registration Form

- You **MUST** include your bankruptcy case number. You will not be registered for the online class without a case number. If you do not have a case number you need to contact your attorney.
- Complete **all** lines on the registration form and send along with payment and photocopy of id to the address on the form. Or, you may fax the registration form to 412-390-1335, Attention: Education Department. If you fax the registration form, you will need to call the Education Department to pay with a debit card over the phone.
- Print your name exactly as it is listed on your bankruptcy. Be sure to include middle initial and/or Jr. or Sr., if applicable

If you are filing jointly and are able to complete the entire session together online, please indicate "yes" as you register. If both joint filers cannot complete the online session together, and the filers will have to complete the online session at different times, please indicate "no" as you register. Once you submit your registration, you must attend the online session as you have indicated.

Upon receipt of your registration form, copy of photo id and payment you will be emailed a unique login and password and instructions to access the online course.

If you have any questions or concerns, please do not 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.



ONLINE COURSE REGISTRATION FORM

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: _____ **JUDICIAL DISTRICT:** _____

ATTORNEY: _____ **ATTORNEY EMAIL:** _____

TOTAL IN HOUSEHOLD: _____ **ANNUAL GROSS HOUSEHOLD INCOME:** _____

NAME:
_____ First Middle Initial Last Suffix (Jr./Sr./II/III)

SPOUSE:
(Include only if filing jointly) _____ First Middle Initial Last Suffix (Jr./Sr./II/III)

COMPLETE MAILING ADDRESS: _____

EMAIL ADDRESS: _____

DAYTIME TELEPHONE NUMBER: _____
(area code)

EVENING TELEPHONE NUMBER: _____
(area code)

DRIVER’S LICENSE OR PHOTO ID NUMBER(S): _____

ACKNOWLEDGEMENT

I certify that all the information on this registration form is true, correct, and made in good faith. I also certify that I personally will complete the pre-discharge bankruptcy education course. I understand that knowingly making a false or fraudulent statement or misrepresentation about my identity or completion of the course is a violation of the requirements of federal law. I have read and understand the disclosure statement.

Your Signature

Spouse’s Signature