

MARK S. BUCKLEY

ATTORNEY AT LAW

REQUIRED EDUCATION COUNSELING COURSES

You must complete two education counseling sessions in order to file bankruptcy and later receive a discharge. Both can be completed on-line (preferred) or over the phone.

The two courses are available 24 hours a day in English or Spanish. It is very easy to obtain a **certificate of completion**, so do not spend more than the required minimum time to complete. You do not get a grade. The bankruptcy court doesn't see your answers. They simply want each certificate of completion as proof you took the courses.

The first is a **credit counseling course** and is taken before you can file bankruptcy. It takes 60 minutes to complete and costs \$ 15. Your goal is to show that your monthly income is smaller than your monthly living expenses.

The second is a **debtor education course** and is taken immediately after your case is filed. Your unique case # is required to take the 2 hour course and it costs \$ 9. I require my clients to complete this second course within 3 days after the case is filed.

ONLINE INSTRUCTIONS

1. Go to www.AccessBk.org and select the course you need to take.
2. Enter my Attorney Code: **MB15512** to benefit from my special rate
3. Complete the online course. The certificate will be sent to me **automatically**.
4. The second course requires your unique case # which I will provide in advance.

PHONE INSTRUCTIONS

1. Call toll free (800) 210-0522.
2. Press the number "2" to speak with a live counselor.
3. Complete the phone counseling course.

Regards,

Mark S. Buckley, Esq.