

# **NYC Proyecto de Asistencia de Bancarrota de SLNY**

*Un Proyecto de Servicios Legales de la Ciudad de Nueva York*

**LSNY**

## **Credit Counseling Instructions**

**To the client:** You must complete an approved Credit Counseling course before you can file your bankruptcy petition. NYC BAP has an arrangement with **Consumer Credit Counseling Service of Greater Atlanta, Inc.**, for you to complete a credit counseling course without charge. The course can be taken by phone or internet. You may need to make an appointment, so start this now.

To take the course by telephone, call: **866-445-2227**

To take the course over the internet, go to [www.cccs-express.org](http://www.cccs-express.org)

When prompted, you must indicate that you are being represented on a Pro-Bono basis.

Our registered Firm Code is **3017**.

Give this four digit Firm Code to receive your Credit Counseling Certificate automatically when your session has been completed. The certificate will also be emailed to NYC BAP.

If you have any trouble completing the course, or getting the fee waived, contact NYC BAP.

**After you file the bankruptcy petition, you must complete a second course**, in “debt management,” in order for your debts to be discharged. You should do this as soon as your petition is filed. You should also do this second course with **Consumer Credit Counseling Service of Greater Atlanta, Inc.** Call them back at the number above, or log back on to the website above, and follow the instructions for completing the Debt Management course. **Again, you will get a certificate of completion that must be filed with the Court no more than 45 days after the Meeting of Creditors.** Please call us if you have any questions about completing this second requirement.