

# Credit Counseling & Debtor Education Courses 2019

## YOU MAY RECEIVE ADS IN THE US MAIL FROM OTHER COMPANIES WHO CHARGE MUCH MORE. IGNORE THEM!

There are two required courses.

### FIRST COURSE

The first course must be completed **BEFORE** your case is filed. Go to this website ONLY:

**www.summitfe.org** – call them at (800) 780-5965 if you have any questions about your password, etc.

The first course costs \$14.95 - pay with a debit card only (or someone else's CC).

The on-line course should take a couple of hours. You do not need to give exact numbers for your debts, income or expenses. Just do your best to estimate. No one else has access to your information but you. When you have finished the course, the system will offer several options for the final part of the course. Just say no to the more expensive choices and pay the \$14.95. You **do not** need to email your certificate to me, it will be emailed to me automatically.

You can do the course completely on the phone, but it costs much more. Call (800) 780-5965 to setup.

### SECOND COURSE

You cannot take the second course until **AFTER** your case is filed. Go to the same website.

You will need your case number to take the course. Write your case number here: \_\_\_\_\_  
Your case was filed in the Eastern District of Michigan

### summitfe.org

You have three options:

- Online reading course - \$9.95. Use coupon code 15DE4ME to get a 15% discount.
- Online video course - \$14.95
- Assisted telephone course - \$29.95

**If you have any questions about these courses, please text me.**