



Consumer Education And Training Services

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## **CENTS: a local provider of both required bankruptcy courses**

The bankruptcy laws adopted in 2005 (Bankruptcy Abuse Prevention and Consumer Protection Act of 2005) added two new requirements, among others: 1) debtors must obtain *credit counseling* **before** they file bankruptcy **and** 2) debtors must complete a *Personal Financial Management Instructional Course (debtor education)* in order to obtain a discharge in bankruptcy, or in other words, **after** he or she has filed bankruptcy. Both of these required courses must be taken from an agency that has been approved by the Office of the United States Trustee (a branch of the U.S. Department of Justice that is responsible for overseeing certain aspects of bankruptcy cases).

Consumer Education and Training Services ("CENTS") is a local, approved provider of both the credit counseling and debtor education courses. CENTS has developed a curriculum for each class and offers both courses online. CENTS is a Seattle-based, non-profit community organization and is providing the class at a low cost as part of its mission. CENTS is affiliated with the King County Bar Association and has received donations or grants from the Washington State Bar Association Creditor/Debtor Law Section, the Consumer Protection and Education Fund, and members of the Washington bankruptcy bar. Funds from these classes are used to create or promote our free consumer education projects such as *Debt Slapped*, a 45 minute educational video for high school students and *Money Sense*, a 2 hour online money management class for adults.

### **FOR MORE INFORMATION OR TO TAKE CENTS' CREDIT COUNSELING AND DEBTOR EDUCATION COURSE, PLEASE VISIT:**

<http://centsprogram.org/help/bankruptcy-class>

**The program is available for completion online. The credit counseling class is \$15/per person and takes 60-90 minutes. The debtor education class, *Innovo*, is \$10/single and \$15/couple and takes 2.5 hours to complete.**

Please note: The Office of the United States Trustee has approved CENTS to issue certificates evidencing completion of the credit counseling and personal financial management instructional courses in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services.