



A real solution

6213 North Cloverdale Road, Suite 100 Boise, Idaho 83713
Tel: 208.378.0200 • Fax: 208.685.1058
www.DebtReductionServices.org

Steps to Completing the Post-Bankruptcy Filing Internet Education through Debt Reduction Services

The following instructions will guide you through the steps to completing an online debtor education course **AFTER** you've filed for bankruptcy. Upon completing the course and submitting completed registration paperwork, each individual filer will receive a certificate of completion. By requesting this online post-bankruptcy debtor education course service, you are affirming that you have already filed for bankruptcy in a US Federal Court (if this is not the case, and you still need a PRE-bankruptcy credit counseling certificate, please call us toll-free at 877-688-3328).

Our *Money in Motion* online post-bankruptcy debtor education course is available for bankruptcy filers in the all judicial courts of AK, AL (excluding Middle district), AZ, CA, CO, GA, HI, ID, IL, IN, IA, KS, MD, MS, MO, MT, NM, NY, ND, NC, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI and WY.

STEPS TO COMPLETE COURSE:

1. REGISTER by faxing the following 3 items to (208) 685-1058:

- Signed Disclosure Form for Post-Bankruptcy Filing Clients: Completed and signed (page 2).
- Payment. To debit your checking account directly, please return the completed and signed ACH Authorization Form (page 3) by fax. Or, you may mail a money order to "Debt Reduction Services" at the address above or drop off payment (ACH form, money order, or cash) at a local office (see www.DebtReductionServices.org for addresses and directions).
- Copy of Photo ID such as a state Driver's License or Military ID card.

NOTE: If you do not have photo ID, please contact our Education department toll-free at (877) 688-3328 to request a copy of our Affidavit for Online Post-Bankruptcy Education Course.

*You may also choose to mail the Registration Paperwork to the address at the top of this page or drop it off at one of our branch locations.

2. TAKE the Online Course by doing the following:

1. After submitting the above information, check your email Inbox for an email from Debt Reduction Services containing your User ID and Password. These will give you access to the online course at www.acce-online.com/moneyinmotion (login under the *Student Log-In* tab).
2. Complete the demographic questions and the 30-question PRE-course evaluation prior to reading and/or listening to the 8 "chapters" of online materials. You may print any chapter you choose. While there is no passing grade required for passing, you are required to complete the chapter quizzes and answer the questions on the 30-question POST-course evaluation.
3. You must spend at least two hours on this course (SPOUSES must take the course SEPARATELY). The program tracks your time online, even if you log off and get back on multiple times.
4. Debt Reduction Services will be notified once you have completed the course. If Debt Reduction Services has received the completed registration materials listed above and a course completion notification, we will then generate and forward to you a Certificate of Debtor Education via email, which will be your proof of completing the course.
5. It is then **YOUR RESPONSIBILITY** to provide your attorney/the court with your certificate.

For any further financial education questions or needs for yourself, your family, or your friends, please contact our Education Department for more information. Thank you for choosing Debt Reduction Services!

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DISCLOSURE FORM FOR POST-BANKRUPTCY DEBTOR EDUCATION CLIENTS

WE, at Debt Reduction Services Inc., thank you for choosing us to provide your pre-discharge debtor education course. We know that you have many options when fulfilling this requirement, but we're confident you'll be satisfied with our service.

Since 1996, we've been developing and providing financial education programs for our clients and communities, focusing on effective budgeting skills, spending behaviors, credit building, and debt elimination and prevention. Thousands have gone through our classes, benefiting from our helpful and motivational information and suggestions.

Debt Reduction Services belongs to AADMO (the American Association of Debt Management Organizations) and, as a non-profit agency, is organized and operates in accordance with Section 501(c)3 of the Internal Revenue Service code. Our financial educators are personal finance counselors certified by the Center for Financial Certifications.

Fee Waiver Policy: If the debtor student's bankruptcy attorney provided their services pro bono, Debt Reduction Services Inc. shall waive our course fee. Furthermore, this course is provided without regard to a debtor student's ability to pay.

Debt Reduction Services Inc is approved* to provide an **Internet Course** to clients who have filed for bankruptcy in the states of AK, AL (excluding Middle district), AZ, CA, CO, GA, HI, ID, IL, IN, IA, KS, MD, MS, MO, MT, NM, NY, ND, NC, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI and WY. The fee for our online course is \$25 per individual (\$50 per joint filing). You should already have paid this fee online through www.DebtReductionServices.org. This service is available 24 hours a day, 7 days a week. Upon completion of this course and receipt of registration materials, Debt Reduction Services Inc. will provide a Certificate of Debtor Education to the debtor student.

We are also approved* to provide a **Classroom Course** at least monthly in our offices located in Alaska, Idaho, Montana, New York, Oklahoma, Oregon and Washington. The fee for our classroom course is \$50 per individual or \$85 per couple filing jointly and may be paid by debit card (in Boise, Idaho only), by cash or money order.

Debt Reduction Services also receives voluntary funding, generally in the form of grants, from organizations and businesses, including banks, creditors, and foundations, that support financial literacy programs, as well as from Debt Management Program (DMP) clients in the form of one-time administrative enrollment and monthly administrative fees. The agency also receives funding in the form of voluntary contributions from creditors who participate in DMPs. Debt Reduction Services does not pay or receive fees or other considerations for referrals to our services.

I have read and understand the disclosures made above. The following information is **REQUIRED**:

Client #1 Printed Name	Client #2 Printed Name (if filing jointly)	Date
Client #1 Signature REQUIRED	Client #2 Signature	() Primary Phone #

Mailing Address	City	State	Zip
Bankruptcy Case # REQUIRED	Your Email Address REQUIRED		

City and State Where Your Bankruptcy Court is Located **REQUIRED**: _____

Attorney Name: _____ Attorney's Email or Fax: _____
 (If filing without attorney, write N/A) (Required for forwarding a courtesy copy of your Certificate)

Preferred Language: English Spanish

Please return this completed form by fax (208-685-1058), mail, or in person, along with PAYMENT and a COPY OF PHOTO ID to Debt Reduction Services in order to receive your Certificate of Completion.	For Office Use Only		Client #
	Client #1		Client #2:
	Date Completed: / /	Date Completed: / /	
	Time Completed: : ^{AM} / _{PM}	Time Completed: : ^{AM} / _{PM}	
Date Payment Submitted	Method:	Amount \$	

* Approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services.



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RETURN FAX COVER SHEET **POST-BANKRUPTCY INTERNET COURSE**

DEBT REDUCTION SERVICES

To: Education Department
From: _____

Fax #: (208) 685-1058
Date: _____

of Pages (including this cover): _____

You will find the following required information as my registration for the Post-Bankruptcy Filing Online Education course provided by Debt Reduction Services:

- Completed "Disclosure Form for Post-Bankruptcy Filing Clients"
- Copy of Photo ID (e.g. Drivers License, Military ID Card, or other State-Issued Identification Card)
- Completed ACH Authorization Form (I understand that I also have the option of mailing a Money Order or paying with cash or money order at a local office)

NOTE: I understand that my registration is not complete until the THREE (3) items listed above are received by Debt Reduction Services Inc.

Comments:

After receiving the completed items above, Debt Reduction Services Inc. will email you a User ID and password by the following business day. If you have any questions in the meantime, or if you do not receive this email promptly, please contact us without delay at the following office:

National Financial Education Center
at Debt Reduction Services Inc.
6213 N Cloverdale Rd Ste 100
Boise ID 83713

Toll-free (877) 688-3328
Boise, ID (208) 378-0200
Fax (208) 685-1058

Education@DebtReductionServices.org