



BANKRUPTCY DEBTOR EDUCATION DISCLOSURE AND REGISTRATION

FGC is approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services. FGC can issue certificates for the judicial districts located in Nevada, Utah, Arizona, and California only. The United States Trustee has reviewed only FGC's instructional course and its services as a credit counseling agency pursuant to U.S.C. 111 (c). The United States Trustee has neither reviewed nor approved any other services FGC provides to debtors.

Please complete in full, sign and return with fee, and copy of Driver's License

to:

**Financial Guidance Center
 2650 S. Jones Blvd.
 Las Vegas, NV 89146**

BANKRUPTCY DISTRICT: (check one) District of Nevada District of Utah
 District of California District of Arizona

THIS COURSE IS FOR: (check one) Internet *(Register, pay, and complete the course on-line at www.FinancialGuidanceCenter.org) **OR**
 Classroom in: Las Vegas Reno

Class Date: _____ Time: _____ (call for schedule)

CERTIFICATE DELIVERY: (check one) Mail Pick Up (Las Vegas office only) Fax# _____
 Email: (list email address) _____
 Yes, please copy my attorney on the email at: _____

LEGAL LAST NAME: _____

LEGAL FIRST NAME: _____

LEGAL MIDDLE NAME OR INITIAL: _____ **SOCIAL SECURITY NUMBER:** _____

ADDRESS: _____

CITY: _____ **STATE:** _____ **ZIP CODE:** _____ **PHONE:** _____

E-MAIL ADDRESS: _____ (required for internet class)

MOTHER'S MAIDEN NAME: _____

ATTORNEY'S NAME: _____ **BANKRUPTCY CASE #** _____

FEE: *\$50.00 PER PERSON (FEES PAID ARE NON-REFUNDABLE) ENCLOSED AMT:\$ _____ (Cashier's Ck/ Money Order only)

To help cover the cost of providing this session to you, this agency charges a fee of **\$50 per individual (debit card at the Jones office only or money orders will be accepted.)** Fees shall be waived in whole or part whenever a client demonstrates a lack of ability to pay the fee. This service shall be available at no charge if the client's current income is less than 150% of the poverty guidelines as established by the U.S. Dept. Of Health and Human Services, as adjusted from time to time, for a household or family of the size involved in the fee determination.

*There will be a \$5.00 charge for replacement certificates and 2 business days' notice is required.

Office Use Only: Date Fee Paid: _____ Fee Collected: \$ _____ Collected By: _____ Date Registered in MIM: _____

Debtor Education Certificate Disclosure

Welcome! We understand that you are here because you are seeking the pre-discharge debtor education certificate. We offer the debtor education course via the Internet, which you may take at your convenience, or you may attend a class at one of our locations. Online debtor education is offered in English and Spanish, in-person classes are offered in English. If you require debtor education in another language, please let us know so we may direct you to a provider that can provide instruction in the language of your choice. Please contact us at 800-451-4505 to receive a class schedule.

This agency has over 42 years of experience of helping people with financial problems. Our role is to comply with standards approved and established by the Executive Office of the United States Trustee. The course will last, at a minimum, two hours. Topics covered include budget development, money management, wise use of credit, consumer information, and coping with unexpected financial crisis. The course instructors have years of experience training others in financial literacy. All instructors are Certified Consumer Credit Counselors™. Our Reno instructors include Lucy Powell. Lucy has over 7 years of financial management experience. Las Vegas instructors include Lina Maqueda, Director of Financial Empowerment. At the conclusion of this session, you will be provided with a certificate that you will need to provide your attorney prior to discharge of your bankruptcy. The debtor education certificate does not have an expiration date. A debtor education certificate will only be issued after completing the instructional course.

This agency is a member of the National Foundation for Credit Counseling (“NFCC”). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. FGC is also approved by HUD as a comprehensive housing counseling agency and undergoes biennial reviews to ensure compliance with strict HUD standards. In addition, this agency is accredited by the Council on Accreditation (“COA”), an independent third-party organization that reviews, and monitors entities that provide social services. We are a non-profit agency organized and operating in accordance with Section 501(c)(3) of the Internal Revenue Code.

This agency also receives funding in the form of grants from organizations such as Allstate Insurance, State Farm Insurance, Housing and Urban Development (HUD), State of Nevada, and many others. This agency does not enter into any referral agreement or receive any financial benefit that involves the provider paying to or receiving from any entity or person referral fees for the referral of debtors to or by the provider.

Please be aware that FGC might disclose debtor information to the United States Trustee in connection with the United States Trustee's oversight of the provider, or during the investigation of complaints, during on-site visits, or during quality of service reviews.

I have read and understand the disclosures made above. Fees are non-refundable.

Signature: _____

Signature: _____

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____

***For Internet Students Only:** If you are registering for the internet class you will receive a user name and password via **e-mail from Money in Motion**. Once you receive your password, please access www.FinancialGuidanceCenter.org, and click on the “Money in Motion” link. You should log in as a student. Please be advised that this is a timed course. **The Executive Office of the US Trustee requires a minimum of 2 hours be spent on this course in order to receive your certificate.** If less than 2 hours is spent on this course, you could be required to attend a face-to-face class. Please devote a minimum of 2 full hours to complete the course. You do not have to complete the course at one sitting; you may exit and re-enter the site multiple times, as long as you spend a total of at least 2 hours. You will only receive a certificate if you complete the instructional course. Upon successful completion, you will receive your certificate no later than three business days after successful completion. It is your responsibility to provide the certificate to your attorney or the court.

Pursuant to 11 U.S.C. § 727(a)(11), Fed.R.Bank.Pro. 1007(b)(7) and 4004 (c)(1)(H), an individual debtor in a voluntary case under Chapter 7 must complete an instructional course after filing their petition concerning personal financial management, and is required to file a statement within 45 days after the first date set for the meeting of creditors under 11U.S.C. § 341 regarding completion of such a course.

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