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## **What to Expect: First Credit Counseling Course**

Every person that files for bankruptcy is required to complete two credit counseling courses. The cost of the credit counseling courses is \$50 or \$25 for each session. To complete the first credit counseling course:

- Gather the following information
  - Monthly income
  - Monthly expenses
  - Your debts and the balance on your debts
- Go to [www.acdcas.com](http://www.acdcas.com)
- Follow the directions on the website to set up your account
  - Write down your user name and password
- When asked for the firm code type in “morgan” without the quotes
- After you register, you will be given a four digit user id number
  - Write down your user id number
- Follow the direction on the website and fill out the requested information
  - If you are unsure about any of the requested numbers, just put an estimate. Exact numbers are NOT necessary!
- You are required to spend at least one hour on the first course
- To complete the first course you will have complete an online chat
  - They will ask for your user name, your date of birth, the last four digits of your SSN, and your user id number
  - During the chat, you will verify information and ask any questions that you had during the course
- Your certificate of completion will be emailed to Morgan & Morgan

The first credit counseling course is designed to help you gather the required information to file bankruptcy. You will also see a snapshot of your financial situation.