



# WHAT TO EXPECT CREDIT COUNSELING

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

## WRITE DOWN YOUR USER ID NUMBER

- After you register, you will be given a four digit user id number
- Write it down!

## FOLLOW THE DIRECTIONS

- 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

## COMPLETE THE ONLINE CHAT

- 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

## YOU'RE DONE!

Your certificate of completion will be emailed to Morgan & Morgan, and we'll take care of the rest!

