

**First Class – DO BEFORE FILING  
Credit Counseling**

Unless you have to file soon, we recommend the following company for the credit counseling, since it is free: <http://www.consumerbankruptcycounseling.info>

**Main Address:**  
1014 Torney Avenue  
San Francisco, CA 94129

**PAY COURSES**

**1st Choice Credit Counseling & Financial Education a/k/a  
DBSM, Inc.**

[www.mybknow.com](http://www.mybknow.com)

**Main Address:**  
2049 Marco Drive  
Camarillo, CA 93010  
877-692-5669

**Delivery Method:** [www.mybknow.com](http://www.mybknow.com) or  
**Internet:** [www.mybknowspanish.com](http://www.mybknowspanish.com)  
**Telephone:** 877-692-5669

English and Spanish

**A 123 Credit Counselors, Inc**

[www.a123cc.com](http://www.a123cc.com)

**Main Address:**  
703 Waterford Way (NW 62nd Ave.), Suite 220  
Miami, FL 33126  
305-269-9201

**Delivery Method:**  
**Internet:** [www.a123cc.org](http://www.a123cc.org)  
**Telephone:** 1-888-412-2123  
**Internet/Telephone:** [www.a123cc.org](http://www.a123cc.org) / 888-412-2123

English and Spanish

English and Spanish

English and Spanish

**Abacus Credit Counseling**

[www.abacuscc.org](http://www.abacuscc.org)

**Main Address:**  
15760 Ventura Boulevard, Suite 700  
Encino, CA 91436  
800-516-3834

**Delivery Method:**  
**Internet:** [www.abacuscc.org](http://www.abacuscc.org)  
**Telephone:** 800-516-3834

English and Spanish

English and Spanish

**Advantage Credit Counseling Service, Inc.**

[www.advantageccs.org](http://www.advantageccs.org)

**Main Address:**  
River Park Commons  
2403 Sidney Street, Suite 400  
Pittsburgh, PA 15203  
888-511-2227

**Delivery Method:**  
**Telephone:** 888-511-2227

**Advisory Credit Management, Inc.**

[www.advisorycreditmanagement.org](http://www.advisorycreditmanagement.org)

**Main Address:**  
5769 West Sunrise Blvd.  
Plantation, FL 33313  
800-786-3940

**Delivery Method:**  
**Internet:** [www.advisorycreditmanagement.org](http://www.advisorycreditmanagement.org)  
**Telephone:** 800-786-3940

English and Spanish

**Allen Credit and Debt Counseling Agency**

[www.acdcas.com](http://www.acdcas.com)

**Main Address:**  
195 Brook Street  
Wessington, SD 57381  
888-415-8173

**Delivery Method:**  
**Internet:** [www.acdcas.com](http://www.acdcas.com)  
**Telephone:** 888-415-8173

English and Spanish (Interpreter Only)

English and Spanish (Interpreter Only)

**Alliance Credit Counseling, Inc.**

[www.knowdebt.org](http://www.knowdebt.org)

**Main Address:**  
13777 Ballantyne Corporate Pl. Suite 100  
Charlotte, NC 28277  
888-594-9596

**Delivery Method:**  
**Telephone:** 888-594-9596  
**Internet/Telephone:** [www.knowdebt.org](http://www.knowdebt.org) / 888-594-9596

English and Spanish

English and Spanish

**American Consumer Credit Counseling, Inc.**

[www.ConsumerCredit.org](http://www.ConsumerCredit.org)

**Main Address:**

130 Rumford Avenue Suite 202  
Newton, MA 02466  
866-826-6924

**Delivery Method:**

**Internet:** [www.consumercredit.org](http://www.consumercredit.org)  
**Telephone:** 1-866-826-6924

English and Spanish  
English and Spanish

**American Financial Solutions of North Seattle Community College Foundation**

[www.myfinancialgoals.org](http://www.myfinancialgoals.org)

**Main Address:**

2815 2nd Avenue, Suite 280  
Seattle, WA 98121  
800-894-7240

**Delivery Method:**

**Telephone:** 1-800-894-7240

English and Spanish (Interpreter Only)

**Best Credit Service, Inc.**

[www.bestcs.org](http://www.bestcs.org)

**Main Address:**

10700 Meridian Avenue, N. Suite 502  
Seattle, WA 98133  
877-929-2378

**Delivery Method:**

**Telephone:** 877-929-2378

**Internet/Telephone:** [www.bestcs.org](http://www.bestcs.org) / 877-929-2378

**Biblical Financial Concepts, Inc.**

[www.biblicalfinancialconcepts.org](http://www.biblicalfinancialconcepts.org)

**Main Address:**

124 Oakridge Drive Oneonta, AL  
35121 205-421-1590

**Delivery Method:**

**Internet:** [www.standsurecc.org](http://www.standsurecc.org)

**Telephone:** 866-232-3600

**Internet/Telephone:** [www.standsurecc.org](http://www.standsurecc.org) / 866-232-3600

**BKEDCERT.com a d/b/a of Pacific Rim Institute for Development and Education, Inc.**

[www.bkedcert.com](http://www.bkedcert.com)

**Main Address:**

6230 Wilshire Blvd., Suite 1763  
Los Angeles, CA 90048  
800-845-7171

**Delivery Method:**

**Internet/Telephone:** [www.PacificRimCounseling.com](http://www.PacificRimCounseling.com) / 1-800-845-7171

English and Spanish

**Black Hills Children's Ranch, Inc.**

[www.pioneercredit.com](http://www.pioneercredit.com)

**Main Address:**

1644 Concourse Drive Rapid City, SD  
57703 605-348-1608

**Delivery Method:**

**Internet:** [www.pioneercredit.com](http://www.pioneercredit.com)

**Telephone:** 800-888-1596

**Internet/Telephone:** [www.pioneercredit.com](http://www.pioneercredit.com) / 800-888-1596

English and Spanish  
English and Spanish  
English and Spanish

**Bridging the Gaps**

[www.gracefulfinancial.com](http://www.gracefulfinancial.com)

**Main Address:**

15700 W. Ten Mile Road Suite #104  
Southfield, MI 48075  
313-887-7775

**Delivery Method:**

**Telephone:** 313-887-7775

English and Spanish

**CCCS of Ventura County, Inc. / SurePath Financial Solutions**

[www.surepath.org](http://www.surepath.org)

**Main Address:**

80 North Wood Road Suite 200  
Camarillo, CA 93010  
877-615-7873

**Delivery Method:**

**Internet:** [www.surepath.org](http://www.surepath.org)

**Telephone:** 877-615-7873

**In Person:**

English and Spanish

English and Spanish  
English and Spanish

**Children's and Family Service d/b/a Family Service Agency**

[www.familyserviceagency.com](http://www.familyserviceagency.com)

**Main Address:**

535 Marmion Avenue  
Youngstown, OH 44502  
330-782-5664

**Delivery Method:**

**Telephone:** 330-782-5664

English and Spanish

**ClearPoint Financial Solutions, Inc.**

[www.clearpointfinancialsolutions.org](http://www.clearpointfinancialsolutions.org)

**Main Address:**

8000 Franklin Farms Drive Richmond, VA  
23229  
804-222-4660

**Delivery Method:**

**Internet:** [www.clearpointfinancialsolutions.org](http://www.clearpointfinancialsolutions.org)

**Telephone:** 877-422-9044

English and Spanish

English and Spanish

**Colorado Credit Counselors**

[www.cocredit.org](http://www.cocredit.org)

**Main Address:**

8650 Fairall Road Morrison, CO  
80465  
303-551-5599

**Delivery Method:**

**Telephone:** 800-569-9269

**Community Credit Counselors, Inc.**

[www.bankruptcyinfo.org](http://www.bankruptcyinfo.org)

**Main Address:**

101 N. Lynnhaven Road, Suite 303  
Virginia Beach, VA 23452-7523 800-531-5124

**Delivery Method:**

**Internet:** [bankruptcyinfo.org](http://bankruptcyinfo.org)

**Telephone:** 800-531-5124

**Consumer Credit and Budget Counseling, Inc.**

[www.cc-bc.com](http://www.cc-bc.com)

**Main Address:**

299 South Shore Road  
Marmora, NJ 08223  
609-390-9652

**Delivery Method:**

**Internet/Telephone:** [www.prebankruptcy.org](http://www.prebankruptcy.org) / 888-738-8233

**Consumer Credit Counseling Service of San Francisco**

[www.cccssf.org](http://www.cccssf.org)

**Main Address:**

595 Market Street  
Suite 1500  
San Francisco, CA 94105  
800-777-7526

**Delivery Method:**

**Internet:** [www.cccssf.org](http://www.cccssf.org)

**Telephone:** 800-777-7526

**Internet/Telephone:** [www.cccssf.org](http://www.cccssf.org) / 800-777-7526

**In Person:**

CCCS of San Francisco  
70 Stony Point Road Suite C  
Santa Rosa, CA 94108  
800-777-7526  
English and Spanish

English and Spanish

English and Spanish

**Consumer Credit Counseling Service of the North Coast**

[www.cccsnouggle.org](http://www.cccsnouggle.org)

**Main Address:**

1309 11th Street, Suite 104  
Arcata, CA 95521  
707-822-8536

**Delivery Method:**

**Telephone:** 800-762-1811

**In Person:**

Consumer Credit Counseling Service of the North Coast  
1309 11th Street Suite 104  
Arcata, CA 95521  
800-762-1811

**Consumer Credit USA, Inc.**

[www.cc-usa.us](http://www.cc-usa.us)

**Main Address:**

11711 Woodruff Avenue Suite 100  
Downey, CA 90241  
562-299-1001

**Delivery Method: Telephone:**

800-566-8638

English and Spanish

**Consumer Financial Education Foundation of America, Inc.**

[www.cfefa.org](http://www.cfefa.org)

**Main Address:**

2 North 20th Street, Suite 1030  
Birmingham, AL 35203  
205-321-2822

**Delivery Method:**

**Internet:** [www.cfefa.org](http://www.cfefa.org)  
**Telephone:** 1-866-684-8171

**CredAbility, Consumer Credit Counseling Service of Greater Atlanta**

[www.credAbility.org](http://www.credAbility.org)

**Main Address:**

270 Peachtree Street NW Suite 1800  
Atlanta, GA 30303  
866-672-2227

**Delivery Method:**

**Internet:** [www.credability.org](http://www.credability.org)  
**Telephone:** 866-672-2227

English and Spanish  
English and Spanish

**Credit Advisors Foundation**

[www.creditadvisors.org](http://www.creditadvisors.org)

**Main Address:**

1818 South 72nd Street Omaha, NE  
68124  
402-393-3100

**Delivery Method:**

**Internet:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)  
**Telephone:** 800-625-7725  
**Internet/Telephone:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com) / 800-625-7725

English and Spanish

**Credit Card Management Services, Inc.**

[www.mybkcounseling.com](http://www.mybkcounseling.com)

**Main Address:**

4611 Okeechobee Blvd., Suite 114  
West Palm Beach, FL 33417 800-920-2262

**Delivery Method:**

**Internet:** [www.debthelper.com](http://www.debthelper.com)  
**Telephone:** 800-920-2262  
**Internet/Telephone:** [debthelper.com](http://debthelper.com) / 800-920-2262

English and Spanish  
English and Spanish  
English and Spanish

**Cricket Debt Counseling**

[www.cricketdebt.com](http://www.cricketdebt.com)

**Main Address:**

10121 SE Sunnyside Rd. Suite 300  
Clackamas, OR 97015  
866-719-0400 **Delivery**

**Method:**

**Internet:** [www.cricketdebt.com](http://www.cricketdebt.com)  
**Telephone:** 866-719-0400

English and Spanish  
English and Spanish

**Debt Education and Certification Foundation**

[www.debt-foundation.org](http://www.debt-foundation.org)

**Main Address:**

112 Goliad Street, Suite D  
Benbrook, TX 76126  
866-859-7323

**Delivery Method:**

**Internet:** [www.debt-foundation.org](http://www.debt-foundation.org)  
**Telephone:** 866-859-7323  
**Internet/Telephone:** [www.debt-foundation.org](http://www.debt-foundation.org) / 866-859-7323

English and Spanish

**DebtorWise Foundation**

[www.debtorwise.org](http://www.debtorwise.org)

**Main Address:**

14 Austin Park, Suite 100  
Pittsford, NY 14534  
585-385-6699

**Delivery Method:**

**Internet:** [www.debtorwise.org](http://www.debtorwise.org)  
**Telephone:** 585-563-7715

English and Spanish  
English and Spanish

**Debt Reduction Services, Inc.**

[www.debtreductionservices.org](http://www.debtreductionservices.org)

**Main Address:**

6213 N. Cloverdale Road, Suite 100  
Boise, ID 83713  
208-378-0200

**Delivery Method:**

**Telephone:** 877-688-3328  
**Internet/Telephone:** [www.debtreductionservices.org](http://www.debtreductionservices.org) / 877-688-3328

English and Spanish

Family Financial Education Foundation

[www.ffef.org](http://www.ffef.org)

**Main Address:**

724 Front Street, Suite 340  
Evanston, WY 82930  
307-789-2010

**Delivery Method:**

**Telephone:** 1-888-292-4333

English and Spanish

Financial Fitness Services, Inc.

[financialfitnessservices.com](http://financialfitnessservices.com)

**Main Address:**

1226 Linn Street, Suite C  
Sikeston, MO 63801  
888-471-9737

**Delivery Method:**

**Telephone:** 888-471-9737

Forbes & Newhard Credit Solutions, Inc.

[forbescs.us](http://forbescs.us)

**Main Address:**

7505 Tiffany Springs Parkway Suite 130  
Kansas City, MO 64153  
816-442-7036

**Delivery Method:**

**Telephone:** 866-351-0322

Garden State Consumer Credit Counseling, Inc., d/b/a Novadebt

[www.novadebt.org](http://www.novadebt.org)

**Main Address:**

225 Willowbrook Road Freehold, NJ  
07728  
732-409-6281

**Delivery Method:**

**Telephone:** 800-992-4557  
**Internet/Telephone:** [www.novadebt.org](http://www.novadebt.org) / 800-992-4557

English and Spanish  
English and Spanish

Granite Lake Educational Resources

[www.backtoqo.org](http://www.backtoqo.org)

**Main Address:**

111 West Cataldo Suite 200  
Spokane, WA 99201  
509-325-2511

**Delivery Method:**

**Telephone:** 866-366-0599  
**Internet/Telephone:** [www.backtoqo.org](http://www.backtoqo.org) / 866-366-0599

English and Spanish  
English and Spanish

GreenPath, Inc.

[www.greenpathbk.com](http://www.greenpathbk.com)

**Main Address:**

38505 Country Club Drive, Suite 210 Farmington Hills,  
MI 48331-3429 800-630-6718

**Delivery Method:**

**Internet:** [www.greenpathbk.com](http://www.greenpathbk.com)  
**Telephone:** 800-630-6718  
**Internet/Telephone:** [www.greenpathBK.com](http://www.greenpathBK.com) / 800-630-6718

English and Spanish

Hummingbird Credit Counseling and Education, Inc.

[www.hbcce.org](http://www.hbcce.org)

**Main Address:**

3737 Glenwood Avenue Suite 100  
Raleigh, NC 27612  
800-645-4959 **Delivery**

**Method:**

**Internet:** [www.hbcce.org](http://www.hbcce.org)  
**Internet/Telephone:** [www.hbcce.org](http://www.hbcce.org) / 800-645-4959

English and Spanish  
English and Spanish

InCharge Education Foundation, Inc.

[www.inchargefoundation.org](http://www.inchargefoundation.org)

**Main Address:**

5750 Major Blvd, Suite 310  
Orlando, FL 32819  
866-729-0049

**Delivery Method:**

**Internet:** [www.personalfinanceeducation.com](http://www.personalfinanceeducation.com)  
**Telephone:** 1-866-729-0049

English and Spanish

Institute for Financial Literacy, Inc.

[www.financiallit.org](http://www.financiallit.org)

**Main Address:**

449 Forest Avenue Portland, ME  
04101 207-879-0389

**Delivery Method:**

**Telephone:** 866-662-4932  
**Internet/Telephone:** [www.financiallit.org](http://www.financiallit.org) / 866-662-4932

iPayDebt Financial Services, Inc. d/b/a Cornerstone Financial  
Education

[www.ipaydebt.com](http://www.ipaydebt.com)

**Main Address:**

3011 North Lamar Boulevard  
Austin, TX 78705  
512-263-0532

**Delivery Method:**

**Internet:** [www.csfedu.org](http://www.csfedu.org)  
**Internet/Telephone:** [www.csfedu.org](http://www.csfedu.org) / 800-336-1245

Lutheran Social Service of Minnesota

[www.lssmn.org/debt](http://www.lssmn.org/debt)

**Main Address:**

424 West Superior Street Suite 600  
Duluth, MN 55802  
218-529-2222

**Delivery Method:**

**Internet:** [www.lssmn.org/debt](http://www.lssmn.org/debt)  
**Telephone:** 888-577-2227

Money Management International, Inc.

[www.moneymanagement.org](http://www.moneymanagement.org)

**Main Address:**

14141 Southwest Freeway Suite 1000  
Sugar Land, TX 77478-3494  
(877) 964-2227 **Delivery**

**Method:**

**Internet:** [www.moneymanagement.org](http://www.moneymanagement.org) English and Spanish  
**Telephone:** (877) 964-2227 English and Spanish

MoneySharp Credit Counseling Inc.

[www.moneyssharp.org](http://www.moneyssharp.org)

**Main Address:**

2713 N. Central Park Chicago, IL  
60647  
866-200-6825

**Delivery Method:**

**Internet:** [www.moneyssharp.org](http://www.moneyssharp.org) English and Spanish

National Financial Literacy Foundation, Inc.

[www.learnfinances.org](http://www.learnfinances.org)

**Main Address:**

555 Winderley Place Suite 300  
Maitland, FL 32751  
877-380-6353

**Delivery Method:**

**Internet:** [www.learnfinances.org](http://www.learnfinances.org) English and Spanish  
**Telephone:** 877-380-6353 English and Spanish

No Limits Community Development Corporation

[www.CCR-Atlanta.org](http://www.CCR-Atlanta.org)

**Main Address:**

3203 Benjamin E. Mays Drive  
Atlanta, GA 30311  
678-973-2739

**Delivery Method:**

**Internet:** [www.CCR-Atlanta.org](http://www.CCR-Atlanta.org)  
**Telephone:** 678-973-2739

SafeGuard Credit Counseling Services, Inc

[www.safeguardcredit.org](http://www.safeguardcredit.org)

**Main Address:**

112 Parkway Dr. South  
Hauppauge, NY 11788 800-673-6993

**Delivery Method:**

**Telephone:** 800-673-6993

SK Foundation

[www.myonlinebankruptcyclass.com](http://www.myonlinebankruptcyclass.com)

**Main Address:**

60 E. Hopkins Road Gilbert, AZ  
85295  
877-376-7122

**Delivery Method:**

**Internet:** [www.myonlinebankruptcyclass.com](http://www.myonlinebankruptcyclass.com) English and Spanish

Springboard Nonprofit Consumer Credit Management, Inc.

[www.bkhelp.org](http://www.bkhelp.org)

**Main Address:**

4351 Latham Street Riverside, CA  
92501 951-781-0114

**Delivery Method:**

**Internet:** [www.bkhelp.org](http://www.bkhelp.org); [www.bancarrota.org](http://www.bancarrota.org) English and Spanish  
**Telephone:** 888-425-3453 English and Spanish

Take Charge America, Inc.

[www.takechargeamerica.org](http://www.takechargeamerica.org)

**Main Address:**

20620 North 19th Avenue Phoenix, AZ  
85027-3585 623-266-6100

**Delivery Method:**

**Telephone:** 866-750-9634

The Kingdom Ministries, Inc.

English and Spanish  
[www.thekingdomministries.com](http://www.thekingdomministries.com)

**Main Address:**

6094 Apple Tree Drive Suite 11  
Memphis, TN 38115  
901-552-5131

**Delivery Method:**

**Telephone:** 901-552-5131

The Mesquite Group, Inc.

[www.themesquitegroup.org](http://www.themesquitegroup.org)

**Main Address:**

600 Six Flags Drive, Suite 400  
Arlington, TX 76011  
817-769-4069

**Delivery Method:**

**Telephone:** 877-769-4069

English and Spanish