



Bankruptcy Education

Consumer Credit and Budget Counseling has over 10 years of experience educating consumers and clients about money and credit. This agency is accredited by Council on Accreditation, an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code. We do not pay or receive fees or other considerations for referrals of debtor students to our agency.

You have the option of taking Money in Motion, our bankruptcy and community education program, in a classroom setting, in our office, or online. A certified consumer credit counselor or a Certified Personal Finance Counselor™ will be conducting or supervising the Money in Motion classes. Our instructors have completed the certification program offered by the Association for Financial Counseling and Planning Education or the Center for Financial Certifications™. For online students, please email any questions you have regarding Money in Motion to Help@PostBankruptcy.org. You will receive a response to your questions within 24 business hours.

We will ask you to voluntarily fill out basic demographic information. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law. We may compile data in aggregate form; however, your information will not be disclosed in any manner that would personally identify you.

Consumer Credit and Budget Counseling does not pay or receive fees or other consideration for the referral of debtor students to or by the provider.

To help cover the cost of providing this program to you, this agency charges a fee based on your income or hardship and can be as high as \$ 50.00 for an individual or \$ 85.00 for a couple. However, you may be eligible to have this fee reduced or waived (see Needs Based Debtor's Education Fee Schedule). *We will not deny service due to an inability or unwillingness to pay the fee.*

At the conclusion of Money in Motion course, you will be provided with a certificate that you will need if you are filing for bankruptcy. You will need to provide us with your bankruptcy case number for this certificate.

If you are dissatisfied with the service provided by our agency you can utilize the Compliant Resolution Process. You agree to hold Consumer Credit and Budget Counseling, its employees, and volunteers harmless from any claim, suit, and action resulting from this service. Nothing herein shall apply to actions or claims under the provisions of the United State Bankruptcy code, 11 U.S.C. Sec. 101 et seq.

A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency

299 SOUTH SHORE ROAD, US ROUTE 9 SOUTH
POST OFFICE BOX # 866
MARMORA, NEW JERSEY 08223-0866



PHONE: (888) 738-8233 (609) 390-9652
FAX: (888) 738-8234 (609) 390-9653
E-MAIL: help@cc-bc.com