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Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online course, and a brief follow up email or phone call.* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like.† We charge only \$36, and that fee covers both you and your spouse (if you have one). Your attorney has made arrangements to pay for the course on your behalf, so you won't have to pay us directly when you sign up online.

Attorney Code: 468837

How To Set Up An Account At Cricket Debt

- STEP 1** Go to www.cricketdebt.com and click on the button that says "First Course \$36" and follow the directions for New Clients.
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** Begin The Course.

What You'll Need To Complete The Course

- During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the course.
- Finally, when you've finished going through all the materials, you'll be asked to complete your counseling by calling or emailing one of our trained counselors to review the information you entered online.‡ Email is available 24/7, and you can expect a response within 1 hour. If you choose to call, you will not need to be in front of a computer, and the call generally lasts about 10 minutes. When you are done emailing or talking to a counselor, a copy of your certificate will automatically be delivered to you and your attorney.

**Email Counselors are available 24/7. Phone Counselors Are Available
Mon-Fri 6AM-6PM Pacific Time, and Saturday 7AM-3PM Pacific Time
1-866-719-0400**

* If you prefer to take the course over the telephone please ask your attorney for an On Demand packet from Cricket Debt or call us at 1-866-719-0400.

† Client information is saved online for 180 days.

‡ Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Tagalog, Russian, and Romanian.