

PRE-FILING CREDIT COUNSELING REQUIREMENTS

The law requires you to attend a form of credit counseling called "pre-bankruptcy certification." You can do this on your own either through the internet, by phone, or in person.

Attached is a list of approved credit counseling agencies for Kansas. Any one of these companies may be used to obtain your pre-bankruptcy certification. However, we do have recommendations for you if you would like to do it either by internet or by phone.

Access to the Internet

If you have access to the internet; we recommend Consumer Bankruptcy Counseling.

Website: www.consumerbankruptcycounseling.info

Cost: \$5 (if filing jointly, both must be present during counseling)

Information needed for counseling session:

- Paystubs
- All of your monthly bills
- Monthly expenses
- Credit card bills

***Note: For this session, you do not have to have exact amounts on all your debts and monthly income. A close estimate will suffice.

No Computer Access

If you do not have access to the internet you can complete your course by phone; we recommend Cricket Debt Counseling.

Phone Number: 866-719-0400

Cost: \$36 (if filing jointly, both must be present during counseling)

Information needed for counseling session:

- 7 months of paystubs
- All your monthly bills listed in this bankruptcy
- All debts to seek relief from whether secured or unsecured
- List of all counties you have resided in
- All judgment searches in the countries you have resided in for the past 10 years
- List of all names you have used in the past 10 years
- Copy of tax returns for the last 3 years
- List of all creditors you owe (in alphabetic order)
- List of what you own and the value of these items

After you have completed your counseling, you will receive a certificate of completion either by mail or by email. We need a copy of this certificate meaning you should request that, whichever credit counseling you go with, send us a copy of the certificate as well, either by mail or by email.

Our address is:

Cloon Legal Services
P.O. Box 969
811 Grove Street
Baldwin City, KS 66006

Email address to send certificate to:

Chelsey.titus@cloonlegal.com

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| Approved Credit Counseling Agencies |
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| Kansas |
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| KS |
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| District of Kansas |
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1st Choice Credit Counseling & Financial Education a/k/a DBSM, Inc.www.mybknow.com**Main Address:**

2049 Marco Drive
Camarillo, CA 93010
877-692-5669

Delivery Method:

| | | |
|-------------------|---|---------------------|
| Internet: | www.mybknow.com or www.mybknowspanish.com | English and Spanish |
| Telephone: | 877-692-5669 | English and Spanish |

A 123 Credit Counselors, Incwww.a123cc.com**Main Address:**

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

Delivery Method:

| | | |
|----------------------------|-------------------------------|---------------------|
| Internet: | www.a123cc.org | English and Spanish |
| Telephone: | 1-888-412-2123 | English and Spanish |
| Internet/Telephone: | www.a123cc.org / 888-412-2123 | English and Spanish |

Abacus Credit Counselingwww.abacuscc.org**Main Address:**

15760 Ventura Boulevard
Suite 700
Encino, CA 91436
800-516-3834

Delivery Method:

| | | |
|-------------------|------------------|---------------------|
| Internet: | www.abacuscc.org | English and Spanish |
| Telephone: | 800-516-3834 | English and Spanish |

Advisory Credit Management, Inc.www.advisorycreditmanagement.org**Main Address:**

5769 West Sunrise Blvd.
Plantation, FL 33313
800-786-3940

Delivery Method:

| | | |
|------------------|----------------------------------|---------------------|
| Internet: | www.advisorycreditmanagement.org | English and Spanish |
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Allen Credit and Debt Counseling Agencywww.acdcas.com**Main Address:**

195 Brook Street
Wessington, SD 57381
888-415-8173

Delivery Method:

Internet: www.acdcas.com English and Spanish (Interpreter Only)
Telephone: 888-415-8173 English and Spanish (Interpreter Only)

Alliance Credit Counseling, Inc.www.knowdebt.org**Main Address:**

13777 Ballantyne Corporate Pl.
 Suite 100
 Charlotte, NC 28277
 888-594-9596

Delivery Method:

Telephone: 888-594-9596 English and Spanish
Internet/Telephone: www.knowdebt.org / 888-594-9596 English and Spanish

Alpha Community Serviceswww.alphacommunityservices.org**Main Address:**

121 West Water Street
 Suite D
 Sandusky, OH 44870
 419-626-1450

Delivery Method:

Telephone: 419-626-1450

American Consumer Credit Counseling, Inc.www.ConsumerCredit.org**Main Address:**

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

Delivery Method:

Internet: www.consumercredit.org English and Spanish
Telephone: 1-866-826-6924 English and Spanish

BKEDCERT.com a d/b/a of Pacific Rim Institute for Development and Education, Inc.www.bkedcert.com**Main Address:**

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

Delivery Method:

Internet/Telephone: www.PacificRimCounseling.com / 1-800-845-7171 English and Spanish

Black Hills Children's Ranch, Inc.www.pioneercredit.com**Main Address:**

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

Delivery Method:

Internet: www.pioneercredit.com English and Spanish
Telephone: 800-888-1596 English and Spanish

Internet/Telephone: www.pioneercredit.com / 800-888-1596

English and Spanish

CCCS of Ventura County, Inc. / SurePath Financial Solutions

www.surepath.org

Main Address:

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

Delivery Method:

Internet: www.surepath.org

English and Spanish

Telephone: 877-615-7873

English and Spanish

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

www.familyserviceagency.com

Main Address:

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

Delivery Method:

Telephone: 330-782-5664

English and Spanish

Colorado Credit Counselors

www.cocredit.org

Main Address:

1690 S. Federal Blvd.
Denver, CO 80219
303-551-5599

Delivery Method:

Telephone: 800-569-9269

Community Credit Counselors, Inc.

www.bankruptcyinfo.org

Main Address:

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

Delivery Method:

Internet: bankruptcyinfo.org

Telephone: 800-531-5124

Comprehensive Credit Counseling of Rural Services of Indiana, Inc.

www.comprehensivecreditcounseling.com

Main Address:

60918 US 31 South
South Bend, IN 46614
800-288-6581

Delivery Method:

Telephone: 1-800-288-6581

ConsumerBankruptcyCounseling.info, a Project of the Tides Center

www.tidescenter.org

Main Address:

1014 Torney Avenue
San Francisco, CA 94129

Delivery Method:

Internet: www.consumerbankruptcycounseling.info

Consumer Credit Counseling of Springfield, Missouri, Inc.

www.cccsoftheozarks.org

Main Address:

1515 S. Glenstone
Springfield, MO 65804
417-889-7474

Delivery Method:

Telephone: 800-882-0808

Internet/Telephone: www.cccsoftheozarks.org / 1-800-882-0808

Consumer Credit Counseling Service, Inc.

www.kscgccs.org

Main Address:

1201 W. Walnut
Salina, KS 67401
785-827-6731

Delivery Method:

Internet: www.kscgccs.org

Telephone: 888-257-6899

English and Spanish

In Person:

Consumer Credit Counseling Service, Inc.
1521 E. Fulton Terrace
Garden City , KS 67846
888-257-6899
English and Spanish

Consumer Credit Counseling Service, Inc.
1200 N. Main Room 414
Hays , KS 67601
800-279-2227
English and Spanish

Consumer Credit Counseling Service, Inc.
1 E. 9th Suite 201
Hutchinson , KS 67501
888-257-6899
English and Spanish

Consumer Credit Counseling Service, Inc.
1201 W. Walnut
Salina , KS 67401
800-279-2227

Consumer Credit Counseling Service, Inc.
105 S. Broadway Suite 900
Wichita , KS 67202
888-257-6899

Consumer Credit Counseling Service of Greater San Antonio

www.debt.org

Main Address:

6851 Citizens Parkway
Suite 100
San Antonio, TX 78229
210-979-4300

Delivery Method:

Internet: www.debt.org

Telephone: 210-979-4300

English and Spanish

Consumer Credit Counseling Service of Orange Countywww.cccsoc.org**Main Address:**

1920 Old Tustin Avenue
Santa Ana, CA 92832
888-289-8230

Delivery Method:

Internet: www.cccsoc.org

Telephone: 888-289-8230

English and Spanish

Consumer Credit Counseling Service of Rochester, Inc.www.RethinkingDebt.org**Main Address:**

1000 University Avenue
Suite 900
Rochester, NY 14607
888-724-2227

Delivery Method:

Internet: www.cccsofrochester.org

Telephone: 888-724-2227

English and Spanish

English and Spanish

Consumer Credit Counseling Service of San Franciscowww.cccssf.org**Main Address:**

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

Delivery Method:

Internet: www.cccssf.org

Telephone: 800-777-7526

Internet/Telephone: www.cccssf.org / 800-777-7526

English and Spanish

English and Spanish

Consumer Credit Counseling Service of the Midwest, Inc.www.cccservices.com**Main Address:**

4500 East Broad Street
Columbus, OH 43213
800-355-2227

Delivery Method:

Internet: www.cccservices.com

Telephone: 800-355-2227

In Person:

Consumer Credit Counseling Service of the Midwest, Inc.
15795 S. Mahaffie
Olathe, KS 66062
800-355-2227

Consumer Credit Counseling Service of Greater Kansas City
7225 W. 95th Street
Overland Park, KS 66212
800-355-2227

Consumer Credit Counseling Service of the Midwest, Inc.
8826 Santa Fe Drive
Overland Park, KS 66212
800-355-2227

Consumer Credit Counseling Service of West Florida, Inc.www.cccswfl.org**Main Address:**

14 Palafox Place
Pensacola, FL 32502
800-434-0268

Delivery Method:

Internet: www.cccswfl.org
Telephone: 800-343-3317

Consumer Financial Education Foundation of America, Inc.www.cfefa.org**Main Address:**

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

Delivery Method:

Internet: www.cfefa.org
Telephone: 1-866-684-8171

CredAbility, Consumer Credit Counseling Service of Greater Atlanta, Inc.www.credAbility.org**Main Address:**

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

Delivery Method:

Internet: www.credability.org English and Spanish
Telephone: 866-672-2227 English and Spanish

Credit Advisors Foundationwww.creditadvisors.org**Main Address:**

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

Delivery Method:

Internet: www.yourbankruptcypartner.com
Telephone: 800-625-7725 English and Spanish
Internet/Telephone: www.yourbankruptcypartner.com / 800-625-7725

Cricket Debt Counselingwww.cricketdebt.com**Main Address:**

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

Delivery Method:

Internet: www.cricketdebt.com English and Spanish
Telephone: 866-719-0400 English and Spanish

Debt Education and Certification Foundationwww.debt-foundation.org**Main Address:**

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

Delivery Method:

Internet: www.debt-foundation.org

Telephone: 866-859-7323

English and Spanish

Internet/Telephone: www.debt-foundation.org / 866-859-7323

Debt Management Credit Counseling Corp.www.dmccc.org**Main Address:**

700 W. Hillsboro Blvd
Building 1, Suite 105
Deerfield Beach, FL 33441
954-418-1466

Delivery Method:

Telephone: 888-777-0981

DebtorWise Foundationwww.debtorwise.org**Main Address:**

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

Delivery Method:

Internet: www.debtorwise.org

English and Spanish

Telephone: 585-563-7715

English and Spanish

Debt Reduction Services, Inc.www.debtredutionservices.org**Main Address:**

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

Delivery Method:

Telephone: 877-688-3328

English and Spanish

Internet/Telephone: www.debtredutionservices.org / 877-688-3328

Evergreen Financial Counselingwww.evergreenclass.com**Main Address:**

2080 SE Oak Grove Boulevard
#24
Milwaukie, OR 97267
800-581-3513

Delivery Method:

Internet: www.evergreenclass.com

Telephone: 800-581-3513

Family Financial Education Foundationwww.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**Main Address:**

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

Delivery Method:**Telephone:** 888-471-9737**In Person:**

Financial Fitness Services, Inc.
500 N. 80th Street Suite B
Kansas City, KS 66112
913-238-3908

Forbes & Newhard Credit Solutions, Inc.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**Main Address:**

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

Delivery Method:**Telephone:** 800-992-4557

English and Spanish

Internet/Telephone: www.novadebt.org / 800-992-4557

English and Spanish

Granite Lake Educational Resourceswww.backtogo.org**Main Address:**

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

Delivery Method:**Telephone:** 866-366-0599

English and Spanish

Internet/Telephone: www.backtogo.org / 866-366-0599

English and Spanish

GreenPath, Inc.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

Telephone: 800-630-6718

English and Spanish

Internet/Telephone: www.greenpathBK.com / 800-630-6718

Hananwill Credit Counselingwww.hananwill.com**Main Address:**

115 North Cross Street
Robinson, IL 62454
877-544-5560

Delivery Method:

Internet: www.hananwill.com

Telephone: 877-544-5560

Housing and Credit Counseling, Inc.www.hcci-ks.org**Main Address:**

1195 SW Buchanan, Suite 101
Topeka, KS 66604
785-234-0217

Delivery Method:

Internet: www.hcci-ks.org

Telephone: 800-383-0217

In Person:

Housing and Credit Counseling, Inc.
2518 Ridge Court Suites 207 & 208
Lawrence, KS 66406
800-383-0217

Housing and Credit Counseling, Inc.
2601 Anderson Avenue Suite 203
Manhattan, KS 66502
800-383-0217

Housing and Credit Counseling, Inc.
1195 S.W. Buchanan Suite 101
Topeka, KS 66604
800-383-0217

Hummingbird Credit Counseling and Education, Inc.www.hbcce.org**Main Address:**

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

Delivery Method:

Internet: www.hbcce.org

English and Spanish

Internet/Telephone: www.hbcce.org / 800-645-4959

English and Spanish

InCharge Debt Solutionswww.bankruptcy.incharge.org**Main Address:**

5750 Major Blvd
Suite 175
Orlando, FL 32819
866-729-0049

Delivery Method:**Internet:** www.bankruptcy.incharge.org

English and Spanish

InCharge Education Foundation, Inc.www.inchargefoundation.org**Main Address:**

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

Delivery Method:**Internet:** www.personalfinanceeducation.com

English and Spanish

Telephone: 1-866-729-0049**Institute for Financial Literacy, Inc.**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 / 866-662-4932**iPayDebt Financial Services, Inc. d/b/a Cornerstone Financial Education**www.ipaydebt.com**Main Address:**

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

Delivery Method:**Internet:** www.csfedu.org**Internet/Telephone:** www.csfedu.org / 800-336-1245**Mo-Kan Credit Counseling Agency, Inc.**www.mokancca.com**Main Address:**

4550 Belleview Avenue
2nd Floor
Kansas City, MO 64111
913-599-7880

Delivery Method:**Money Management International, Inc.**www.moneymanagement.org**Main Address:**

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

Delivery Method:**Internet:** www.moneymanagement.org

English and Spanish

Telephone: (877) 964-2227

English and Spanish

MoneySharp Credit Counseling Inc.www.moneysharp.org**Main Address:**1916 N. Fairfield Avenue
Suite 200
Chicago, IL 60647
866-200-6825**Delivery Method:****Internet:** www.moneysharp.org

English and Spanish

National Financial Literacy Foundation, Inc.www.learnfinances.org**Main Address:**555 Winderley Place
Suite 300
Maitland, FL 32751
877-380-6353**Delivery Method:****Internet:** www.learnfinances.org

English and Spanish

Telephone: 877-380-6353

English and Spanish

No Limits Community Development Corporationwww.CCR-Atlanta.org**Main Address:**3203 Benjamin E. Mays Drive
Atlanta, GA 30311
678-973-2739**Delivery Method:****Internet:** www.CCR-Atlanta.org**Telephone:** 678-973-2739**SK Foundation**www.myonlinebankruptcyclass.com**Main Address:**60 E. Hopkins Road
Gilbert, AZ 85295
877-376-7122**Delivery Method:****Internet:** www.myonlinebankruptcyclass.com

English and Spanish

Springboard Nonprofit Consumer Credit Management, Inc.www.bkhelp.org**Main Address:**4351 Latham Street
Riverside, CA 92501
951-781-0114**Delivery Method:****Internet:** www.bkhelp.org or www.bancarrota.org

English and Spanish

Telephone: 888-425-3453

English and Spanish

Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc.www.biblicalfinancialconcepts.org**Main Address:**

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

Delivery Method:

Internet: www.standsurecc.org
Telephone: 866-232-3600
Internet/Telephone: www.standsurecc.org / 866-232-3600

Take Charge America, Inc.www.takechargeamerica.org**Main Address:**

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

Delivery Method:

Telephone: 866-750-9634 English and Spanish

The Kingdom Ministries, Inc.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**Main Address:**

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

Delivery Method:

Telephone: 877-769-4069 English and Spanish