

**BANKRUPTCY
COUNSELING AND
EDUCATION**



RethinkingDebt.org  SM

Helping people reclaim financial health



What We Do

If you find yourself way over your head in debt, and can't figure out how to repay it, RethinkingDebt.org can help you put it all in perspective. Our nationally-certified debt management counselors are experts at evaluating financial information and working with clients to create solutions. One solution may be personal bankruptcy.

Bankruptcy: A Way to Start Over

Bankruptcy is not for everyone, but for those who need a fresh start with their personal finances and relief from creditors who are seeking repayment of past-due loans, bankruptcy may be one option. It offers benefits, but it also carries significant consequences, so it's best to understand the basic facts about bankruptcy before choosing the right alternative for your situation.



Pre-Filing Counseling

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 requires that you complete an approved session of budget and credit counseling before you can file for bankruptcy. RethinkingDebt.org is proud to be one of the original providers of bankruptcy counseling and education approved under this revised Bankruptcy Code.

In your pre-filing session, either online via our website, in-person in one of our offices, or over the telephone with one of our nationally-certified debt management counselors, you will discuss:

- An overview of the bankruptcy process
- The difference between Chapter 7 and Chapter 13 bankruptcy
- The consequences of bankruptcy
- Alternatives to bankruptcy
- A personal budget analysis to help you logically examine your financial circumstances
- And more...

After completing the session, we will provide you with the certificate you need to qualify for the bankruptcy filing process.



Pre-Discharge Education Workshop

Once your bankruptcy has been filed, but before it is discharged in the appropriate court, the Bankruptcy Code requires that you complete additional training to help you recover financially following bankruptcy. Our Pre-Discharge Education Workshop provides you with the tools necessary to regain and maintain permanent financial wellness through learning financial skills, increasing your personal financial knowledge, or changing your financial behavior.

In your Pre-Discharge Education Workshop, either online via our website or in a group workshop in one of our offices, you will discuss:

- The benefits and risks of bankruptcy
- Developing sound financial habits
- Setting goals for your financial future
- Understanding and using credit wisely
- Rebuilding your credit
- And more...

After completing the session, we will provide you with the certificate you need to qualify for the final discharge of your bankruptcy.

Fees

To help defray the costs of administering this valuable service, participants are requested to pay a \$50.00 fee per session. Under certain circumstances (based on the Health and Human Services Poverty Guidelines) we are able to waive the fee.

Who We Are

Over the last 40 years, RethinkingDebt.org – a non-profit organization – has helped hundreds of thousands of people reclaim their financial health under the name Consumer Credit Counseling Services of Rochester.

Today, in order to offer our proven processes and superior services to a wider audience, we have rebranded ourselves for a more meaningful identity and are expanding our offices to new locations. By providing financial education and teaching responsible debt management and budgeting principles, we can safely help you improve your financial situation. Visit our website at www.RethinkingDebt.org to find the office located nearest to you.



Helping people reclaim financial health

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