

*Please see below for a local attorney in your area.
If you do not find an Attorney near you please visit the National Association of
Consumer Bankruptcy Attorneys (www.nacba.org) for further assistance.*

What If You Can't Afford to Pay for an Attorney?

Some states have legal aid offices that may help you with bankruptcy filings. In most states you must complete the pre-filing course before they will speak with you. Please call your local legal aid office to see if you qualify for assistance. *You must be in the low income tax bracket to qualify*

If you're located near a Law School, a lot of law schools have legal clinics that provide free legal advice to consumers. You will be assisted primarily by a law student and one of the law school professors will review the work.

*For assistance from a legal clinic you must show you are in a low to moderate income bracket.

Please inform your attorney you were sent by American Consumer Credit Counseling.

***You Must Complete a Pre-Bankruptcy Counseling**

Anyone considering filing bankruptcy must seek pre and post bankruptcy counseling from a US Trustees approved credit counseling agency prior to filing and prior to a bankruptcy discharge. ACCC provides both web and telephone counseling to consumers nationwide. After your initial pre bankruptcy briefing session is completed, you will receive **a completion certificate that is filed with the courts**. Prior to your bankruptcy discharge, you are also required to complete a debtor education financial literacy course and **must submit a certificate of completion**. ACCC's bankruptcy counselors can help you get started, and provide all the information you'll need to know about filing for bankruptcy. You can contact our Bankruptcy Counseling Department at 1-800-769-3571 x504 or visit our website ConsumerCredit.org

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