

PRE BANKRUPTCY STEP-BY-STEP INSTRUCTIONS

INFORMATION TO GET YOU STARTED

- Confirm the Judicial District; _____ that you filed your bankruptcy in with your attorney.
- Have your attorney contact information: Name, Address, Telephone and Fax Numbers, and Email.
Attorney Billing Code: _____ (if applicable)
Attorney FAL #: _____ (if applicable)
- Information required for the session: Income documentation (monthly paystub), monthly living expenses, estimated assets, all secured and unsecured debts (can use either the individual bills or your credit reports).

Our Pre Bankruptcy services are also available for Spanish speaking clients upon request.

TWO OPTIONS TO COMPLETE YOUR COURSE

Online Completions

- Enter into the **top** address bar: <http://www.pioneercredit.com/>
- Click on the **ENTER** icon under Bankruptcy --> Select **Immediate Online Registration** from the menu on the left side of your screen under Pre-Bankruptcy.
- 1.** Go through and fill out all of your personal information **2.** Make your payment **3.** Create Username & Password.
- Re-enter your newly created password to login and proceed to your course.
- Click the Pre-Filing Course Tab located on the orange menu bar.
- Proceed through the entire course, using the information we asked you to gather in the above section. (Allow 60-90 min)
- After completing the evaluation the program will instruct you to call us back **to complete your session.**
- During your call we will review your financial summary, budget analysis & review financial options.
- Once our review is completed we will issue your Certificate.

**Returning users select Returning Client Login from the left side menu and then sign in to continue the course.*

Telephone Completions

- Gather information listed above and call Pioneer for individual or conference counseling course; 1-866-210-3590
- Make payment: **Fee is \$35 per individual. \$45 per couple in same household using same account.**

We accept: Debit Cards & Western Union. Money Orders should be mailed to:

Attn: Accounting Dept.
PO Box 6860
Rapid City, SD 57709-6860

- We will go thru the Credit Counseling session over the phone. (Allow for 60-90 minutes)
- Upon completion we will issue your Certificate.

SAME DAY CERTIFICATE DISTRIBUTION

- Log back into your account using your username and password and click on the Documents tab.
- As a courtesy we can also fax or email your certificate to your attorney upon request.

POST BANKRUPTCY STEP-BY-STEP INSTRUCTIONS

INFORMATION TO GET YOU STARTED

- Confirm the Judicial District; _____ that you filed your bankruptcy in with your attorney.
- Have your attorney contact information: Name, Address, Telephone and Fax Numbers, and Email.
Attorney Billing Code: _____ (if applicable)
Attorney FAL #: _____ (if applicable)
- Information required for the session: Bankruptcy Case Number: _____

Our Post Bankruptcy services are also available for Spanish speaking clients upon request.

TWO OPTIONS TO COMPLETE YOUR COURSE

Online Completions

- Enter into the **top** address bar: <http://www.pioneercredit.com/>
- Click on the **ENTER** icon under Bankruptcy --> Select **Immediate Online Registration** from the menu on the left side of your screen under Post-Bankruptcy.
- 1.** Go through and fill out all of your personal information **2.** Make your payment **3.** Create Username & Password.
- Re-enter your newly created password to login and proceed to your course.
- Click the Post-Filing Course Tab located on the orange menu bar.
- Proceed through the entire course, using the information we asked you to gather in the above section. (Allow 2 hours)
- After completing the evaluation the program will instruct you to call us back **to complete your session.**
- We will confirm 3 verification questions and 3 quiz questions you were asked during the course.
- Once our review is completed we will issue your Certificate.

**Returning users select Returning Client Login from the left side menu and then sign in to continue the course.*

Telephone Completions

- Gather information listed above and call Pioneer; 1-866-210-3590
- Make payment: Fee is **\$45** per household using the same account and \$35 for individual filers who received their Pre Bankruptcy Counseling with us. **We accept:** Debit Cards & Western Union. Money Orders should be mailed to:
Attn: Accounting Dept.
PO Box 6860
Rapid City, SD 57709-6860
- You will receive your Simplified Guide to Financial Life Skills Workbook & Disclosures by mail or you can download those off our website.
- Once the disclosure is returned and payment received an appointment will be scheduled for your phone conference.
- Your education will be completed over the phone in a conference class. (Allow for 60-90 minutes)
- Upon completion we will issue your Certificate.

SAME DAY CERTIFICATE DISTRIBUTION

- Log back into your account using your username and password and click on the Documents tab.
- As a courtesy we can also fax or email your certificate to your attorney upon request.