

PRE BANKRUPTCY STEP-BY-STEP INSTRUCTIONS

GETTING STARTED

- a. Confirm the Judicial District that you are filing your bankruptcy in with your attorney:
- b. Have your attorney contact information: Name, Address, Telephone and Fax Numbers, and Email.
Attorney Number: (only if provided by attorney)
- c. 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 Bankruptcy services are also available for Spanish speaking clients upon request.

COURSE OPTIONS

Online Completions

- a. Enter into the **top** address bar: <https://and.pioneercredit.com/register>
- b. Select **New Registrations Click Here to Get Started**. Select Credit Counseling
- c. If you have your Attorney Number select **“Yes”** and enter it in. If you don't have the attorney number select **“No”** and search for your attorney by name. If you are not using a legal advisor select **“I'm Filing My Own Bankruptcy”**.
- d. **1.** Go through and fill out all of your personal information **2.** Create Username & Password
- e. Make payment. (Please Note: You have the option of paying for both courses at this time) Complete Purchase.
- f. Re-enter your newly created username and password to login and proceed to your course.
- g. Select Credit Counseling - Pre Filing Course.
- h. Proceed through the entire course, using the information we asked you to gather in the above section. (Allow 60-90 min)
- i. After completing the evaluation the program will instruct you on the completion of your session.
- j. Once you meet the course requirements we will issue your Certificate.

***Returning users can enter and.pioneercredit.com into the top address bar to log back into their course.**

Telephone Completions

- a. Gather information listed above and call Pioneer for individual or conference counseling course; 1-866-210-3590
- b. Make payment: **We accept:** Debit Cards & Western Union. Money Orders should be mailed to:
Attn: Accounting Dept.
PO Box 6860
Rapid City, SD 57709-6860
- c. We will go thru the Credit Counseling session over the phone. (Allow for 60-90 minutes)
- d. Upon completion we will issue your Certificate.

SAME DAY CERTIFICATE DISTRIBUTION

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