



## PRE BANKRUPTCY STEP-BY-STEP INSTRUCTIONS

### 1. Call Pioneer to set up your account:

- Confirm the Judicial District; \_\_\_\_\_ that you're filing your bankruptcy in with your attorney.
- Have your attorney contact information: Name, Address, Telephone and Fax numbers and email.  
Attorney Billing Code \_\_\_\_\_ (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).
- Dial **1-800-210-3590**, follow options as directed. **(YOU WILL RECEIVE YOUR USERNAME & PASSWORD)**  
*Our Pre Bankruptcy services are also available for Spanish speaking clients upon request.*

### 2. Options:

#### Online Completions

- Go to [www.pioneercredit.com](http://www.pioneercredit.com)
- Click on the **ENTER** icon under Bankruptcy --> Select **Pre-Bankruptcy Icon**--> Click the Pre-Bankruptcy Login Button
- Login using your username and password. (If you do not have a username or password call Pioneer or click "orange" **here** button on center of the screen)
- Click the **Pre-Filing Certification** icon.
- Proceed thru the program, input your information listed above
- Program will instruct you to call us back to complete your session.
- Once you call back you will be able to make your payment
- We will review your financial summary, budget analysis & review financial options.
- Upon completion we will issue your Certificate.

#### Telephone Completions

- Gather information listed above and call Pioneer; 1-800-210-3590
- Make payment: **Fee is \$35 per individual. \$45 per couple**  
**Payment:** Debit Cards & Western Union  
**Cashiers Checks or 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.

### 3. Same Day Certificate Distribution:

- You or your attorney will be able to access your Certificate of Counseling & Counseling Summary Online.
- Log back into your account using your username and password and click on 'DOC' Center.
- Print the Certificate of Counseling & Counseling Summary. (As a courtesy we can also fax or email your certificate to your attorney upon request.)



## POST BANKRUPTCY STEP-BY-STEP INSTRUCTIONS

### 1. Call Pioneer to set up your account:

- 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)
- Information required for the session: Bankruptcy Case Number: \_\_\_\_\_
- Dial **1-800-210-3590**, follow options as directed. **(YOU WILL RECEIVE YOUR USERNAME & PASSWORD)**  
*Our Post Bankruptcy services are also available for Spanish speaking clients upon request.*

### Online Completions

#### 2. Options:

- Go to [www.pioneercredit.com](http://www.pioneercredit.com)
- Click on the **ENTER** icon under Bankruptcy --> Select the Post-Bankruptcy Icon --> Click the Post-Bankruptcy Login Button
- Login using your username and password. (If you do not have a username or password call Pioneer or click "orange" **here** button on center of the screen.)
- Click on Post-Filing Education icon
- Proceed thru the program, input your information listed above.
- Program will instruct you to call us back to verify your completion.
- Once you call back you will be able to make your payment.
- We will confirm 3 verification questions and 3 quiz questions you were asked during the course.
- Upon completion we will issue your Certificate.

### Telephone Completions

- Gather information listed above and call Pioneer; 1-800-210-3590
- Make payment: Fee is **\$45 PER INDIVIDUAL OR COUPLE** and \$35 for individuals who received Pre Bankruptcy Counseling with us. **Accepted:** Credit Cards & Western Union  
Cashier's Checks or 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.

### 3. Same Day Certificate Distribution:

- You or your attorney will be able to access your Certificate of Debtor Education online.
- Log back into your account using your username and password and click on 'DOC' Center.
- Print the Certificate of Debtor Education. *(As a courtesy we can also fax or email your certificate to your attorney upon request.)*