

CONSUMER CREDIT COUNSELING

The simplest option for obtaining credit counseling may be to simply make payment to this office and we will authorize credit counseling and make payment on your behalf. This office has made arrangements with **Granite Lake Educational Resources** to provide credit counseling in English or Spanish for \$50.00 for an individual or a couple.

| | | |
|------------------------|--------------------------|-------------------------|
| SLC, Utah 84116 | 111 W Cataldo, Suite 200 | www.backtogo.org |
| By Telephone Only | Spokane, WA 99201 | 509-325-2511 |
| | By Telephone or Internet | 866-366-0599 |

You also have the option to arrange credit counseling for yourself by contacting any of the credit counseling agencies listed below. Counseling must be taken at least one day prior to the filing of your bankruptcy case. A Certificate must be filed with the court at the time of filing the Petition. Once you have received the counseling course, please have the Certificate e-mailed to: senderton@emlegal.net or faxed to Mr. Enderton at (801) 281-0952.

Allen Credit and Debt Counseling Agency

195 Brooks Street East
Wessington, SD 57381
888-415-8173
www.acdcas.com
Telephone & Internet

Debt Reduction Services, Inc

6213 N. Cloverdale Road, Suite 100
Boise, ID 83713
208-378-0200 **ENGLISH & SPANISH**
www.debtredutionservices.org
877-688-3328 Telephone & Internet

Alliance Credit Counseling, Inc

15720 John H. Delaney Drive, Suite 100
Charlotte, NC 28277-2747
888-594-9596
www.knowdebt.org
Telephone & Internet

Granite Lake Educational Resources

111 W Cataldo, Suite 200 /641W No Temple, Ste 60
Spokane, WA 99201 /SLC, Utah 84116
509-325-2511 /866-366-0599
www.backtogo.org **ENGLISH & SPANISH**
In Person at: SLC OFFICE Telephone & Internet

Black Hills Children's Ranch, Inc

1644 Concourse Drive
Rapid City, SD 57703
605-348-1608
www.pioneercredit.com **ENGLISH & SPANISH**
800-888-1596 Telephone & Internet

Hummingbird Credit Counseling and Education, Inc

3737 Glenwood Avenue, Suite 100-106
Raleigh, NC 27612-5515
800-645-4959
www.hbccc.org **ENGLISH & SPANISH**
Telephone & Internet

Consumer Financial Education Foundation

205 North 20th Street
Suite 600, Frank Nelson Bldg
Birmingham, AL 35203
205-321-2822
www.cfefa.org
866-684-8171 Telephone & Internet

Institute for Financial Literacy, Inc.

449 Forest Ave, Suite 12
Portland, ME 04101
207-879-0389
www.financiallit.org
Telephone - 866-662-4932 & Internet

Credit Advisors Foundation

1818 South 72nd Street
Omaha, NE 68124
800-942-9027 **ENGLISH & SPANISH**
www.yourbankruptcypartner.com
800-625-7725 Telephone & Internet

Money Management International, Inc

9009 West Loop South 7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org **ENGLISH/SPANISH**
Telephonic & Internet

Cricket Debt Counseling

10121 S.E. Sunnyside Rd., Suite 300
Clackamas, OR 97015
866-719-0400
www.cricketdebt.com **ENGLISH & SPANISH**
Telephone & Internet

Pacific Rim Institute for Development & Education

6230 Wilshire Blvd, Suite 1763
Los Angeles, CA 90048
800-845-7171
www.Bkedcert.com
Telephone - 800-845-7171 & Internet

Garden State Consumer Credit Counseling, Inc

225 Willowbrook Road
Freehold, NJ 07728
732-409-6281 **ENGLISH & SPANISH**
www.novadebt.org 800-992-4557
877-892-4557 Telephone & Internet

Springboard Nonprofit Consumer Credit Management, Inc - www.bkhelp.org

4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org **ENGLISH & SPANISH**
Telephonic and Internet