

SECOND

BANKRUPTCY COURSE

V3.2014

Instructions for Taking your Post-filing Debtor Education Course

Thank you for your interest in the Post-Filing Debtor Education Course (also called Financial Management Course) from Second Bankruptcy Course, LLC. Once your case has been filed, you must complete this course in order to receive your bankruptcy discharge. ***Please read the attached Disclosures & Privacy Policy prior to registering for the Course.***

- **Cost**

This course costs \$15 with no hidden fees.

- **Length of Course:**

This course will take no less than two hours to complete. Please plan accordingly.

- **Required Information:**

You must know your Bankruptcy Case Number in order to take this course. If you don't have your case number, please call your attorney to get your case number.

My Bankruptcy Case Number is: _____

- **Joint Filers:**

If you are filing bankruptcy with a spouse, you can choose to complete the course together at the same time or to complete the course at separate times. However, once the course has been started, your decision to either take the course together or separately cannot be changed.

- **Completion Certificate:**

For online courses, your course certificate will be provided to you on your screen immediately upon completion of the course. You will also have the ability to email your certificate to up to five (5) recipients. It is recommended that you send your completion certificate to your attorney if you have one.

For telephonic courses, your certificate will be emailed to the email address provided during registration within 24 hours of course completion

- **Customer Support:**

If you have questions or concerns, please call Customer Service at 800-214-7030 between 8 AM and 9 PM EST, Monday through Friday, or email support@secondbankruptcycourse.com.

Taking Your Course Online:

1. Navigate to <http://www.secondbankruptcycourse.com> and click "Get Started"
2. Follow the on-screen instructions to fill in your registration details and pay for the course.
3. The course will take approximately 2 hours to complete, with a test at the end to verify your understanding of the course material.
4. Once you have passed the test with a 70% or better, your course completion certificate can be immediately downloaded or emailed. Don't forget to email a copy to your attorney.

Taking your Course by Telephone:

1. Call (800) 214-7030
2. A Second Bankruptcy Course agent will collect your registration and payment information and transfer you into the course
3. The course will take approximately 2 hours to complete, with a test at the end to verify your understanding of the course material.
4. Once you have passed the test with a 70% or better, your course completion certificate will be emailed to the email address you provided during registration.

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DISCLOSURES AND PRIVACY POLICY

Second Bankruptcy Course, LLC (Second Bankruptcy Course) is required to disclose to the following to you:

Approval: The United States Trustee has reviewed and approved Second Bankruptcy Course's Personal Financial Management Instructional Course. The United States Trustee has neither reviewed nor approved any other services that Second Bankruptcy Course provides to debtors.

Course Fee Policy: For an individual or joint bankruptcy, the cost of the bankruptcy debtor education course is \$15. The fee is the same regardless of the course delivery method selected, Internet or telephone. Payment can be made by debit card, credit card, prepaid card, or automatic withdrawal from a bank account. No additional fees are charged for the generation of the certificate upon the successful completion of the course.

Refund Policy: If requested, Second Bankruptcy Course will provide refunds according to the following guidelines: (1) If a person completes the course and a certificate is requested and issued, no refund will be provided; (2) Otherwise, a refund for the amount paid less a \$5 fee for expenses incurred will be issued. A refund must be requested within 30 days of payment.

Debtor's Inability to Pay: Second Bankruptcy Course provides its approved instructional course to debtor students without regard to the student's ability to pay the fee. Please view Second Bankruptcy Course's fee waiver policy for debtors who are unable to pay: <http://www.secondbankruptcycourse.com/fee-waiver.php>.

Debtors with Limited English Proficiency: Second Bankruptcy Course offers its instructional course in Spanish as well as English. Debtors who are not proficient in either English or Spanish should visit http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm for assistance in obtaining a course in his/her native language.

Instructors' Qualifications: The Second Bankruptcy Course instructor that will be delivering your bankruptcy debtor education is an experienced and trained professional. Instructors either hold a teaching certificate or have been certified as a personal finance counselor by a third-party organization. Copyright © 2012-2019 Second Bankruptcy Course, LLC

Referral Fees Prohibited: Second Bankruptcy Course does not pay or receive fees or other consideration for the referral of customers to Second Bankruptcy Course.

Course Administration: In order to take the course, the debtor student must provide a valid bankruptcy case number. All debtor students must remain within the course and its content for a minimum of two (2) hours and successfully complete a Final Test covering course content. Second Bankruptcy Course is not responsible for any client-side technical problems or challenges. These include but are not limited to the basic understanding of how to operate a telephone, computer or mobile device; the compatibility of your telephone, computer, or mobile device with the course; the availability or speed of any Internet connectivity; and the use of any necessary software applications or programs.

Certificate Issuance: A debtor will only receive a certificate if the debtor completes the bankruptcy debtor education course. Upon debtor's completion of the course, Second Bankruptcy Course will promptly provide a certificate of course completion to the debtor student. If requested, Second Bankruptcy Course may also provide debtor's attorney and /or bankruptcy judge/trustee with copies of the certificate, as well as any other required information gathered during the counseling session. In the absence of such a request, the debtor student, and not Second Bankruptcy Course, is responsible for providing a copy of the certificate of completion to their attorney and/or the court.

Privacy Policy: Your privacy is important to us. We make certain that all information shared orally, electronically, and in writing will be managed within all applicable legal and ethical considerations. We will take precautions to disclose information only to those who have a right to know. Please be aware that Second Bankruptcy Course might disclose debtor information to the United States Trustee in the following circumstances: in connection with the United States Trustee's oversight of our program; during the United States Trustee's investigation of complaints; during onsite visits by the United States Trustee; and/or during a quality of service review conducted by the United States Trustee. A copy of our entire privacy policy is available upon request or can be accessed from our website at <http://www.secondbankruptcycourse.com/privacy-policy.php>.