

Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online counseling session, and a brief follow up email or phone call.* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like. We charge only \$24.00, and that fee covers both you and your spouse (if you have one).

Attorney Code: 604110

How To Set Up An Account At Cricket Debt

- STEP 1** Go to www.cricketdebt.com and click on the "Begin Counseling" button and follow the instructions.
- STEP 2** We'll ask you for the attorney code printed on this sheet. Then we'll get your contact information and you'll create your user name and password.
- STEP 3** You can pay for the counseling session with credit card, debit card, checking account, or money order.
- STEP 4** Begin the counseling session.

What You'll Need To Complete The Counseling

- + During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- + You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the counseling session.
- + Finally, when you've finished going through all the materials, you'll be asked to complete your counseling with one of our counselors to review the information you entered online.*** Web counseling is available Monday to Friday 6 am 11 pm, Saturday and Sunday 9 am to 11 pm (Pacific Time) except observed holidays. If you choose to call, you will not need to be in front of a computer, and the call generally lasts about 10 minutes. When you finish the one-on-one counseling, a copy of your certificate will automatically be delivered to you and your attorney.

Phone counselors are available Mon-Fri 9am - 9pm Eastern Time.

866-719-0400

* If you prefer to take the counseling session over the telephone call us at 866-719-0400.

** Client information is saved online for 180 days.

*** Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Filipino, Russian, and Romanian.