

Consumer Credit
Counseling Service of
Buffalo, Inc. is a member of:

- ◆ National Foundation for
Credit Counseling (NFCC)
- ◆ Better Business Bureau (BBB)
- ◆ Accredited by the Council on
Accreditation of Services for
Families & Children (COA),
Inc.

**Consumer Credit Counseling
Service of Buffalo, Inc. is:**

- ◆ An affiliate of the United Way
of Buffalo & Erie County
- ◆ A licensed Budget Planner by
the State of New York
Banking Department

**Contact us to schedule your
Bankruptcy Session TODAY**

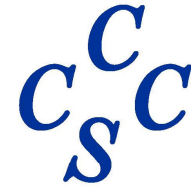
Consumer Credit Counseling Service
of Buffalo, Inc. also provides:

- Financial Counseling
- Creditor Repayment Plans
- Credit Report Reviews
- One-On-One Budgeting Sessions
- Financial Education Workshops
- FREE Educational Seminars
throughout the community

CALL 712-2060

Consumer Credit Counseling
Service of Buffalo, Inc.

Phone: 716-712-2060
Outside WNY: 800-926-9685
Fax: 716-712-2079
Email: cccs@cccsbuffalo.org
Website: www.cccsbuffalo.org



**Consumer Credit Counseling
Service of Buffalo, Inc.**

Your Gateway to Financial Education & Positive Change

Bankruptcy Counseling

CCCS of Buffalo, Inc.

40 Gardenville Parkway
Suite 300

West Seneca, New York 14224

WHAT IS BANKRUPTCY?

Bankruptcy is a legal proceeding filed in the United States Bankruptcy Court that permits you to obtain a discharge of your obligation to pay certain debts

As of October 17, 2005, all individuals filing for bankruptcy under Chapter 7 or Chapter 13 are required to participate in two educational courses:

Pre-file course

Pre-Discharge course

For most individuals, whether they should file for bankruptcy is one of the most serious financial decisions they can make. That decision should be made only after knowing what the bankruptcy process entails, the consequences of filing for bankruptcy, and the available alternatives to filing for bankruptcy

PRE-FILE SESSION

Estimated length: A counseling session lasts approximately 90 minutes.

Format: Counseling can be face-to-face, in a group session, over the phone or online at www.ccsbuffalo.org.

Certificate: Consumers will receive a certificate indicating that they completed the counseling session

Cost: There is a \$50.00 fee per filer; fee waiver may be available with proof of income

Content:

- ◆ Each session will include an overview of the bankruptcy process
- ◆ A discussion of possible alternatives to bankruptcy, including their advantages and disadvantages
- ◆ A personalized budget analysis
- ◆ The session also will include a discussion of the circumstances that led the consumer into financial difficulty

PRE-DISCHARGE SESSION

Estimated length: An education session of approximately 120 minutes

Format: Our education sessions are done through face-to-face group workshops, one-on-one telephone appointments or completing a online counseling session at www.ccsbuffalo.org.

Certificate: Consumers will receive a certificate indicating that they completed the education session

Cost: There is a \$50.00 fee per filer; fee waiver may be available with proof of income

Content:

- ◆ How bankruptcy will affect your life
- ◆ How to use a budget
- ◆ How credit works
- ◆ How to rebuild credit

*CCCS of Buffalo, Inc. does not provide legal or accounting advice. Individuals should seek independent legal advice and independent tax advice, regarding their own individual circumstances.