



## Educational Tools

866-889-9347 (24 hrs. a day/7 days a week)

# Ask the Advice Team!

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NATIONAL FOUNDATION FOR CREDIT COUNSELING



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## Bankruptcy Counseling and Education, EOUST Approved

MMI now offers [online education and counseling](#)-Get immediate service  
Certificates issued 24 hours a day, 7 days a week.

### Pre-Filing Bankruptcy Counseling

We understand that each person that seeks assistance has a unique financial situation. Our certified credit counselors will work one-on-one with you to develop a detailed financial assessment. During the counseling session, we will review your income, expenses, assets, and liabilities. This in-depth process will provide you with a true and accurate picture of your financial situation. The personal financial assessment is just the first piece that is developed to help you determine the right solution for your financial situation.

Counselors will work with you to develop:

- A personal financial assessment
- Reasonable and manageable spending plan
- Detailed action plan
- Short and long term financial goals

[Start your bankruptcy counseling session online.](#)

(Note: You will be redirected to our secure website for online bankruptcy counseling and education.)

### Pre-Discharge Bankruptcy Education Courses

Money Management International can also provide you with the pre-discharge education that you need 24/7 via the Internet. In person and teleconference classes are available by appointment only. These programs are designed to provide comprehensive curriculum covering a variety of financial budgeting topics, assuring you have the tools necessary to build a strong financial foundation.

During the education program, you will receive tips and tools for wise money management and credit use. You will discover how to:

- Set achievable financial goals
- Calculate net worth
- Create a livable budget
- Build a savings plan

[Start your bankruptcy education course online.](#)

(Note: You will be redirected to our secure website for online bankruptcy counseling and education.)

[Credit Counseling and Debt Management](#)

MMI offers help with budgeting, money management and credit issues through online, telephone and in-person counseling. An MMI credit counselor helps you assess your finances and works with you to create a livable budget to balance income with expenses. He or she also helps you develop action items that will assist you in achieving your personal financial goals.

[Click here](#) to start your counseling session.

*\* Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Agency's services. EOUST regulations do not apply to residents of NC or AL.*

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