

**WARNING TO PERSONS NOT REPRESENTED BY AN ATTORNEY**  
**REGARDING CREDIT COUNSELING REQUIREMENT**

**PLEASE NOTE** you are required to complete credit counseling from one of the providers on this list before filing your case. Upon completion, you will be provided with a certificate. This certificate must be filed at the same time you file your case.

**IF YOU DO NOT SUBMIT THE CERTIFICATE FOR CREDIT COUNSELING, YOUR CASE MAY BE DISMISSED.**

**TAKING THE FINANCIAL MANAGEMENT COURSE IS NOT A SUBSTITUTE FOR CREDIT COUNSELING.**

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA

Credit Counseling Agencies Approved Pursuant to 11 U.S.C. Section 111

[Approved as of August 7, 2019]

**001 DebtorCC Inc.**

378 Summit Ave.  
Jersey City, NJ 07306  
Phone: 800-610-3920  
Fax: 888-557-1635  
Email: [support@debtorcc.org](mailto:support@debtorcc.org) Website:  
[www.debtorcc.org](http://www.debtorcc.org)

Classes offered via on-line ONLY.

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**123 Credit Counseling, Inc.**

6161 Blue Lagoon Drive, Ste.150A  
Miami, FL 33126  
Phone: 305-269-9201 Fax: 305-269-0473  
Email:  
Website: [www.a123cc.org](http://www.a123cc.org)

Classes are offered via the internet at the cost of \$30.00 per session and via telephone at the cost of \$50.00 per session. Classes are NOT offered in person.

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**Abacus Credit Counseling**

17337 Ventura Blvd., Ste.205

Encino, CA 91316

Phone: 800-516-3834

Fax: 818-477-0496

Email: customerservice@abacuscc.org Website:

www.abacuscc.org

Offered via telephone or internet. \$25.00 via internet and \$35.00 via telephone. Not offered in person at this time.

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**Allen Credit and Debt Counseling Agency**

20003 387th Ave.,

Wolsey, SD 57384

Wessington, SD 57384

Phone: 888-415-8173

Fax: 605-610-4059 Email:

Website: www.acdcas.com

Offered via internet and telephone-ONLY \$25.00 per individual or \$50.00 per couple/joint. Call toll free at 888-415-8173

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**Alliance Credit Counseling, Inc.**

10720 Sikes Place, Ste.100

Charlotte, N.C. 28277

Phone: 704-540-2477

Fax: 704-540-8383

Email: compliance@knowdebt.org kerry@knowdebt.org

Website: www.knowdebt.org

Debt Management/Credit Counseling. Classroom located at 13777 Ballantyne Corporate Place, Ste.100, Charlotte, N.C.

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**American Consumer Credit Counseling, Inc.**

130 Rumford Ave., Ste.202  
Newton, Massachusetts 02458  
Phone: 866-826-6924  
Fax: 617-559-5791  
Email: STrumble@consumercredit.com Website:  
www.consumercredit.com

Offers Debt Management Plans ONLY via In Person, so not in our State. Classes offered via Telephone and Internet

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**Biblical Financial Concepts, dba Stand Sure Credit Counseling, Inc**

406 5th Street North, Ste.1 as of 11/2/18-124 Oak  
Ridge Drive  
P.O. Box 418 TIN 26-239120  
Oneonta, AL 35121  
Phone: 877-240-1398  
Fax: 800-718-4724  
Email: info@standsurecc.org  
Website: www.standsurecc.org

Biblical Financial Concepts, Inc., d/b/a Stand Sure Credit Counseling, Inc. Classes offered via the internet or telephone.  
\$29.95 Fee for Single or Joint Debtors

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**Black Hills Children's Ranch, Inc., d/b/a Pioneer Credit Counseling**

1644 Concourse Drive  
P.O. Box 6860  
Rapid City, SD 57703 Mailing-57709  
Phone: 605-348-1608  
Fax: 605-348-8537  
Email: toddo@pioneercredit.com  
Website: www.pioneercredit.com

d/b/a Pioneer Credit Counseling and Pioneer Credit & Debt Consolidation Services Offers toll free number for hearing impaired students-eg. TTY & TDD and offered in Spanish. No more than \$50 Individual Fee. Offered via telephone, internet or classroom.

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**Butterfly Financial Education, Inc.**

96 Oak Creek Drive  
Clayton, NC 27520  
Phone: 844-289-2701  
Fax: 919-741-5869  
Email: customerservice@butterflyfe.com Website:  
www.butterflyfe.com

Classes offered via telephone and internet, ONLY. English only! Cost per session is \$25.00

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**CC Advising, Inc.**

703 Washington Ave., Ste.200  
Bay City, MI 48708-5732  
Phone: 855-980-6690  
Fax: 517-861-2042  
Email: support@ccadvising.com Website:  
www.ccadvising.com

Classes offered via the internet only for \$9.76 per person.

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**Consumer Credit Counseling of Forsyth County, Inc. d/b/a Financial Pathways of the Piedmont**

7820 North Point Blvd. Ste.100  
Winston-Salem NC 27106  
Phone: 336-896-1191  
Fax: 336-896-0481  
Email: shenell@financialpaths.org Website:  
www.financialpaths.org

Telephone and internet counseling; Offers Debt Management Plans

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**Consumer Education Services Inc, CESI, d/b/a Start Fresh Today**

3700 Barrett Drive  
Raleigh, N.C. 27609  
Phone: 919-785-0725; Ext.6005 Fax: 919-785-0727  
Email: [swalker@cesisolutions.org](mailto:swalker@cesisolutions.org)  
[cmcduffie@cesisolutions.org](mailto:cmcduffie@cesisolutions.org)  
Website: [www.cesisolutions.org](http://www.cesisolutions.org)

Classes are offered via internet, telephone and in person at 3700 Barrett Drive, Raleigh, N.C. 27609

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**Credit Advisors Foundation, d/b/a Your Bankruptcy Partner**

1818 South 72nd Street  
Omaha, NE 68124  
Phone: 402-393-3100  
Fax: 402-393-7660  
Email: [info@creditadvisors.org](mailto:info@creditadvisors.org)  
Website: [www.creditadvisors.org](http://www.creditadvisors.org) & [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com) For bankruptcy  
counseling-[yourbankruptcypartner.com](http://yourbankruptcypartner.com).

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**Credit Card Management Services, Inc., d/b/a Debthelper.com**

1325 N. Congress Ave., Ste.201  
P.O. Box 220597  
West Palm Beach, FL 33401 for physical & 33422 for mailing  
Phone: 800-920-2262  
Fax: 866-561-2622  
Email: [licensing@debthelper.com](mailto:licensing@debthelper.com)  
Website: [www.debthelper.com](http://www.debthelper.com)  
Classes are offered via the internet for \$24.00 per person or via the telephone for \$44.00 per person.

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### **Cricket Debt Counseling**

219 SW Harvey Milk Street, Ste.200  
Portland, Oregon 97204  
Phone: 503-353-0400  
Fax: 866-476-6522  
Email: info@cricketdebt.com  
Website: www.cricketdebt.com

Classes are offered via the telephone or internet ONLY. Cost is \$24.00 for single or joint sessions.

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### **Debt Education and Certification Foundation**

112 Goliad Street  
Benbrook TX 76126  
Phone: 866-859-7323  
Fax: 866-339-3328  
Email: mallen@debt-foundation.org  
Website: www.Debt-Foundation.org

DECAF

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### **Family Guidance Center, Inc.**

17 US Hwy 70 SE

Hickory, NC 28602 Phone:  
Fax:  
Email:  
Website:

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### **Foothills Credit Counseling, Inc.**

709 West Main St., Ste.A Forest City, NC 28043  
Phone: 828-286-7062  
Fax: 828-286-7064 Email:  
Website: www.fhccinc.org

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**Garden State Consumer Credit Counseling, Inc., d/b/a Navicore Solutions**

200 US Highway 9  
Manalapan, NJ 07726  
Phone: 732-409-6281  
Fax: 732-431-5248  
Email: [jfeldman@navicoresolutions.org](mailto:jfeldman@navicoresolutions.org)  
Website: [www.navicoresolutions.org](http://www.navicoresolutions.org)

\$50.00 for single or joint. Classes are offered via the internet ONLY! Offered in English and Spanish

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**GreenPath Debt Solutions.**

36500 Corporate Drive

Farmington Hills, MI 48331  
Phone: 877-569-7547  
Fax: 248-848-4050  
Email: [customercare@greenpath.com](mailto:customercare@greenpath.com) Website:  
[www.greenpathbk.com](http://www.greenpathbk.com)

Classes offered via telephonic-\$35.00 or via the internet-\$25.00.

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**InCharge Debt Solutions**

5750 Major Blvd., Ste.300  
Orlando, FL 32819  
Phone: 407-532-5716  
Fax: 407-532-5720  
Email: [compliance@incharge.org](mailto:compliance@incharge.org)  
Website: [www.personalfinanceeducation.org](http://www.personalfinanceeducation.org)

Classes offered via telephonic for \$50.00 or the internet for \$25.00. .

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**Money Management International, Inc.**

14141 Southwest Freeway, Ste.1000

Sugar Land, Texas 77478

Phone: (888) 964-2227

Fax: (713) 394-3010

Email: Ivan.hand@moneymanagement.org and info@moneymanagement.org;  
jackie.boies@moneymanagement.org Website: www.moneymanagement.org  
www.bankruptcy.org www.bankruptcycertificate.com

Credit counseling by telephone and internet - No Debt Management Plan offered

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**Springboard Non-Profit Consumer Credit Management, Inc. a/k/a Springboard Solutions, LLC;  
Credit.org**

P.O. Box 5438

Riverside, CA 92501

Phone: 951-781-0114

Fax: 951-781-9896

Email: Compliance-mail@credit.org and Springboard@credit.org Website:  
www.credit.org

Offered via in person, telephone or via the internet. Classes are also offered in Spanish. \$55.00 for telephonic or in person classes and \$45.00 for internet classes.

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**Urgent Credit Counseling, Inc.**

219 SW Stark St., Ste.200

Portland, Oregon 97204

Phone: 866-223-1940

Fax: 866-645-7212

Email: info@urgentco.com

Website: www.urgentco.com

Classes are \$20.00

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**\$0\$ BK Class, Inc.**

2711 E. Melrose St.

Gilbert, AZ 85297

Phone: 877-376-7122 Fax: 877-656-4318

Email:

Website: [www.myonlinebankruptcyclass.com](http://www.myonlinebankruptcyclass.com)

Classes are offered via the internet ONLY

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