

PIONEER CREDIT COUNSELING STEP-BY-STEP PRE BANKRUPTCY SERVICES

1. CALL PIONEER TO SET UP YOUR ACCOUNT

- a. Confirm the Judicial District & District Court that you're filing your bankruptcy in with your attorney
- b. Have your attorney contact information: Name, Address, Telephone and Fax numbers and email.
- c. Information required for the session: Income documentation (monthly paystub), monthly living expenses, estimated assets, all secured and unsecured debts (need either individual bills or credit reports)
- d. Dial 1-800-888-1596, option 3, then option 1 (**YOU WILL RECEIVE YOUR USERNAME AND PASSWORD**). Our services are also available for Spanish-speaking clients upon request.

2. OPTIONS

ONLINE COMPLETIONS

- a. Go to www.pioneercredit.com.
- b. Click on the Pre-Bankruptcy counseling icon on the left.
- c. Login using your username and password.
- d. Click the Pre-Filing Certification icon.
- e. Proceed thru the program, input your information listed above.
- f. Program will instruct you to call us back to complete your session.
- g. Once you call back you will be able to make your payment.
- h. We will review your financial summary, budget Analysis & and review your options with you.
1. Upon completion we will issue your certificate.

TELEPHONE COMPLETIONS

- a. Gather information and call Pioneer Credit.
- b. Make payment: Fee is \$35 per individual.
We accept: Debit & Credit Cards
Western Union
Cashier's Checks
Money Orders should be mailed to: Attn: Accounting Dept.
PO Box 6880
Rapid City, SD 57709
- c. We will go thru the Credit Counseling session over the phone.
- d. Upon completion we will issue your Certificate.

3. SAME DAY CERTIFICATE DISTRIBUTION:

- a. You or your attorney will be able to access your Certificate of Counseling & Counseling Summary online.
- b. Log back into your account using your username and password and click on 'DOC' Center.
- c. Print the Certificate of Counseling & Counseling Summary. (We can also fax or email your certificates to your attorney upon request.

Pioneer Credit Counseling – PO Box 6860 Rapid City, SD 57709 – 1-800-888-1596 – www.pioneercredit.com