

## AUS Bankruptcy Administrator - Northern District of Alabama

### Approved Credit Counseling Agencies and Financial Management Education Providers

Pursuant to 11 USC § 111, the United States Bankruptcy Administrator for the Northern District of Alabama (USBA) has approved the applications of the following agencies to provide nonprofit budget and credit counseling services and/or personal financial management instructional courses as noted below. Other agencies may be approved and added to this list at any time. Approval of these agencies is based on information provided by the agencies. The USBA does not endorse any agency, nor does the USBA make any representation concerning the quality or adequacy of services provided by the agencies. If you have any questions, please contact your lawyer and the agency at its address and telephone number.

**Important: Please note the expiration dates for the agencies listed below. Be aware that agencies approved for both financial management education and credit counseling may have different expiration dates for each type of service.**

Agency Name and Contact Information	Credit Counseling / Approval Expiration Date	Financial Management Education / Approval Expiration Date
123 Credit Counselors, Inc. 6161 Blue Lagoon Drive Suite 255A Miami, FL 33126 Phone: 305-269-9201 Fax: 305-269-0473 Website: <a href="http://www.a123cc.org">www.a123cc.org</a>	Yes  12-31-2017	No
247 Bankruptcy Class, Inc. 6161 Blue Lagoon Drive Suite 255B Miami, FL 33126 Phone: 305-267-1041 Fax: 305-262-7768 Website: <a href="http://www.a247class.com">www.a247class.com</a>	No	Yes  4-27-2018
A+ Class 3930 Glade Road, Suite 108-184 Colleyville, TX 76034 Phone: 817-533-3423 Toll Free: 888-533-3423 Fax: 817-488-2458 Website: <a href="http://www.jjandpartners.com">www.jjandpartners.com</a>	No	Yes  6-9-2018
Abacus Credit Counseling 17337 Ventura Blvd., Suite 226 Encino, CA 91316 Toll Free: 800-516-3834 Fax: 818-477-0496 Website: <a href="http://www.abacuscc.org">www.abacuscc.org</a> Email: <a href="mailto:customerservice@abacuscc.org">customerservice@abacuscc.org</a>	Yes  12-31-2017	No
Allen Credit and Debt Counseling Agency 20003 387th Street Wolsey, SD 57384 Phone: 888-415-8173 Fax: 605-610-4059 Website: <a href="http://www.acdcas.com">www.acdcas.com</a>	Yes  1-12-2018	Yes  2-7-2017

Agency Name and Contact Information	Credit Counseling / Approval Expiration Date	Financial Management Education / Approval Expiration Date
Alliance Credit Counseling, Inc. 15720 John J. Delaney Drive, Suite 575 Charlotte, NC 28277 Toll Free: 888-594-9596 Fax: 704-943-0313 Website: <a href="http://www.knowdebt.org">www.knowdebt.org</a> email: <a href="mailto:bankruptcy@knowdebt.org">bankruptcy@knowdebt.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>10-27-2017</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>10-27-2017</b></p>
American Consumer Credit Counseling, Inc. 130 Rumford Avenue, Ste. 202 Newton, MA 02466 Phone: 866-826-6924 Fax: 617-559-5791 Website: <a href="http://www.consumercredit.org">www.consumercredit.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>12-31-2017</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>12-31-2017</b></p>
Arbor Investments d/b/a YourBankruptcyPartner.com 1850 South 72nd Street Omaha, NE 68124 Phone 402-393-0119 Fax 402-393-1579 Website: <a href="http://www.yourbankruptcypartner.com">www.yourbankruptcypartner.com</a>	<p style="text-align: center;"><b>No</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>12-31-2017</b></p>
BE Adviser, LLC 703 Washington Ave STE 230-D Bay City, MI 48708 Phone: 989-303-8611 Fax: 877-419-2702 Website: <a href="http://www.beadviser.com">www.beadviser.com</a>	<p style="text-align: center;"><b>No</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>8-7-2018</b></p>
Biblical Financial Concepts d/b/a Stand Sure Information Services 124 Oak Ridge Drive P. O. Box 418 Oneonta, AL 35121 Toll Free: 877-240-1398 Fax: 800-478-4724 Website: <a href="http://www.standsurecc.org">www.standsurecc.org</a> email: <a href="mailto:info@standsurecc.org">info@standsurecc.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2018</b></p>	<p style="text-align: center;"><b>No</b></p>
Birmingham Financial Counseling, Inc. 827 Allison Bonnett Memorial Drive #424 Post Office Box 424 Dolomite, AL 35061-1170 Phone: (334) 603-1521 Fax: (205) 983-7062 Website: <a href="http://www.bhamfinancialcounseling.com">www.bhamfinancialcounseling.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>8-12-2017</b></p>	<p style="text-align: center;"><b>No</b></p>
Black Hills Children's Ranch, Inc. d/b/a Pioneer Credit Counseling 1644 Concourse Drive Rapid City, SD 57703 Phone: 605-348-1608 Fax: 800-478-4724 Website: <a href="http://www.pioneercredit.com">www.pioneercredit.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>12-31-2015</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>12-31-2015</b></p>

<b>Agency Name and Contact Information</b>	<b>Credit Counseling / Approval Expiration Date</b>	<b>Financial Management Education / Approval Expiration Date</b>
Butterfly Financial Education 96 Oak Creek Drive Clayton, NC 27520 Phone: 844-289-2701 Fax: 919-741-5869 Website: <a href="http://www.butterflyfe.com">www.butterflyfe.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>6-30-2018</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>6-30-2018</b></p>
CC Advising, Inc. 703 Washington Avenue Suite 200 Bay City, MI 48708 Phone: 855-980-6690 Fax: 517-861-2042 Website: <a href="http://www.ccadvising.com">www.ccadvising.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>2-18-2018</b></p>	<p style="text-align: center;"><b>No</b></p>
Community Credit Counselors d.b.a. Approved Bankruptcy Certification Services 101 N. Lynnhaven Road Suite 303 Virginia Beach, Virginia 23452-7523 Phone: 757-416-7890 Toll Free: 800-531-5124 Fax: 757-416-7897 Website: <a href="http://www.bankruptcyinfo.org">www.bankruptcyinfo.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>3-31-2016</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>3-31-2016</b></p>
Consumer Credit Counseling Service of Alabama, Inc. Farmer-Wilson Building 640 S. Lawrence Street Montgomery, Alabama 36104 Phone: 334-265-8545 Fax: 334-265-5926 Website: <a href="http://www.budgethelp.com">www.budgethelp.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2017</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2017</b></p>
Consumer Credit Counseling Service of Greater Atlanta, Inc. d/b/a CredAbility 270 Peachtree St. NW Suite 1800 Atlanta, GA 30303 Phone: 404-527-7630 Toll Free: 800-251-2227 Fax: 404-527-7662 Website: <a href="http://www.cccsinc.org">www.cccsinc.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2017</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2017</b></p>
Consumer Credit Counseling Service of San Francisco 595 Market Street, 15th Floor San Francisco, CA 94105 Toll Free: 800-777-7526 Fax: 415-788-1231 Website: <a href="http://www.cccssf.org">www.cccssf.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-30-2017</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-30-2017</b></p>
Consumer Credit Counseling Service of West Florida, Inc. 14 Palafox Place Pensacola, Florida 32502 Phone: 850-434-0268 Fax: 850-432-5078 Website: <a href="http://www.cccswfl.org">www.cccswfl.org</a> Email: <a href="mailto:info@cccsfwl.org">info@cccsfwl.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2016</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-16-2016</b></p>

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Consumer Education Services, Inc. d/b/a Start Fresh Today, LLC Affordable Bankruptcy Course CESI Debt Solutions 3700 Barrett Drive Raleigh, NC 27609 Phone: 800-435-9138 Fax: 866-209-9860 Website: <a href="http://www.startfreshtoday.com">www.startfreshtoday.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-19-2018</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>5-19-2018</b></p>
Consumer Financial Education Foundation of America, Inc. dba CFEFA 3425 5 <sup>th</sup> Avenue South Birmingham, AL 35222 Phone: 205-321-2822 Fax: 205-321-2848 Website: <a href="http://www.CFEFA.org">www.CFEFA.org</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-14-2018</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-14-2018</b></p>
Credit Advisors Foundation 1818 South 72nd Street Omaha, NE 68124 Toll Free: 800-942-9027 Fax: 402-393-7660 Website: <a href="http://www.yourbankruptcypartner.com">www.yourbankruptcypartner.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>6-30-2016</b></p>	<p style="text-align: center;"><b>No</b></p>
Credit Card Management Services, Inc. 1325 N. Congress Ave., Suite 201 West Palm Beach, FL 33401 Mailing address: PO Box 220597 West Palm Beach, FL 33422 Phone: 800-920-2262 Fax: 866-561-2622 Website: <a href="http://www.debthelper.com">www.debthelper.com</a> Email: <a href="mailto:bkhelper@debthelper.com">bkhelper@debthelper.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>8-15-2018</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>8-15-2018</b></p>
Credit Counseling Service of the Tennessee River Valley / Consumer Credit Counseling Service of Chattanooga / Partnership for Families, Children and Adults, Inc 500 Wynn Drive, Suite 255 Huntsville, AL 35816 Phone: 256-881-1000 Fax: 256-881-7282 Website: <a href="http://www.credithelptoday.org">www.credithelptoday.org</a> Email: <a href="mailto:ccstrv@gmail.com">ccstrv@gmail.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-27-2015</b></p>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>4-27-2015</b></p>
Cricket Debt Counseling, Inc. 219 SW Stark Street, Suite 200 Portland, Oregon 97204 Phone: 503-353-0400 Fax: 866-476-6522 Website: <a href="http://www.cricketdebt.com">www.cricketdebt.com</a> Email: <a href="mailto:info@cricketdebt.com">info@cricketdebt.com</a>	<p style="text-align: center;"><b>Yes</b></p> <p style="text-align: center;"><b>7-7-2018</b></p>	<p style="text-align: center;"><b>No</b></p>

Agency Name and Contact Information	Credit Counseling / Approval Expiration Date	Financial Management Education / Approval Expiration Date
Dave Ramsey's Debtor Education, LLC 1749 Mallory Lane Brentwood, TN 37027 Toll Free: 800-480-5902 Fax: 615-550-6267 Website: <a href="http://www.daveramsey.com/bankruptcy">www.daveramsey.com/bankruptcy</a> email: Daniel.Rolfson@daveramsey.com	<p style="text-align: center;"><b>No</b></p>	<p style="text-align: center;"><b>Yes</b> <b>4-30-2016</b></p>
Debt Education and Certification Foundation 112 Goliad Street, Suite D Benbrook, Texas 76126 Toll Free: 866-859-7323 Fax: 866-339-3328 Website: <a href="http://www.debt-foundation.org">www.debt-foundation.org</a> email: mallen@debt-foundation.org	<p style="text-align: center;"><b>Yes</b> <b>4-30-2018</b></p>	<p style="text-align: center;"><b>Yes</b> <b>4-30-2018</b></p>
DebtorWise Foundation 14 Austin Park Pittsford, NY 14534 Phone: 585-385-6699 Fax: 585-385-6227 Website: <a href="http://www.debtorwise.org">www.debtorwise.org</a>	<p style="text-align: center;"><b>Yes</b> <b>5-16-2016</b></p>	<p style="text-align: center;"><b>Yes</b> <b>5-16-2016</b></p>
Dollar Learning Foundation, Inc. d/b/a bothcourses.com 21550 Oxnard Street 3rd Floor PMB #001 Woodland Hills, CA 91367 Phone: 877-366-6070 Fax: 855-247-9906 Website: <a href="http://www.dollarbk.org">www.dollarbk.org</a>	<p style="text-align: center;"><b>Yes</b> <b>2-7-2018</b></p>	<p style="text-align: center;"><b>Yes</b> <b>2-7-2018</b></p>
Garden State Consumer Credit Counseling, Inc. d/b/a Novadebt d/b/a Navicore Solutions 225 Willowbrook Road Freehold, New Jersey 07728 Phone: 732-409-6281 Fax: 732-431-5248 Website: <a href="http://www.navicoresolutions.org">www.navicoresolutions.org</a> email: counseling@novadebt.org	<p style="text-align: center;"><b>Yes</b> <b>10-9-2017</b></p>	<p style="text-align: center;"><b>Yes</b> <b>10-9-2017</b></p>
Gateway Financial Freedom 1401 20th Street South Birmingham, Alabama 35205 Phone: 205-251-1572 Fax: 205-313-7205 Website: <a href="http://www.gway.org">www.gway.org</a>	<p style="text-align: center;"><b>Yes</b> <b>1-1-2018</b></p>	<p style="text-align: center;"><b>Yes</b> <b>1-1-2018</b></p>
GreenPath Debt Solutions, Inc. 36500 Corporate Drive Farmington Hills, MI 48331 Toll Free: 800-630-6718 Fax: 248-553-8970 Website: <a href="http://www.greenpathbk.com">www.greenpathbk.com</a>	<p style="text-align: center;"><b>Yes</b> <b>4-30-2018</b></p>	<p style="text-align: center;"><b>Yes</b> <b>4-30-2018</b></p>

Agency Name and Contact Information	Credit Counseling / Approval Expiration Date	Financial Management Education / Approval Expiration Date
Hummingbird Credit Counseling and Education, Inc. 3737 Glenwood Avenue - Suite 100 - 106 Raleigh, North Carolina 27612-5515 Phone: 800-645-4959 Fax: 919-256-0875 Website: <a href="http://www.hbcce.org">www.hbcce.org</a>	<b>Yes</b>  <b>9-12-2015</b>	<b>Yes</b>  <b>9-12-2015</b>
InCharge Debt Solutions, Inc. 5750 Major Blvd, Suite 300 Orlando, FL 32819 Phone: 866-729-0049 Fax: 877-419-8370 Website: <a href="http://www.personalfinanceeducation.com">www.personalfinanceeducation.com</a>	<b>Yes</b>  <b>10-27-2017</b>	<b>Yes</b>  <b>10-27-2017</b>
Money Management International, Inc. 14141 Southwest Freeway, Suite 1000 Sugarland, Texas 77478 Phone: 877-964-2227 Fax: 713-394-3010 Website: <a href="http://www.moneymanagement.org">www.moneymanagement.org</a> <a href="http://www.bankruptcy.org">www.bankruptcy.org</a> <a href="http://www.bankruptcycertificate.com">www.bankruptcycertificate.com</a> Email: <a href="mailto:info@moneymanagement.org">info@moneymanagement.org</a>	<b>Yes</b>  <b>5-30-2018</b>	<b>Yes</b>  <b>5-30-2018</b>
Sage Personal Finance 4043 Contera Road Encino, CA 91436 Website: <a href="http://www.sagepf.com">www.sagepf.com</a> Email: <a href="mailto:customerservice@sagepf.com">customerservice@sagepf.com</a> Toll Free: 800-516-2759	<b>No</b>	<b>Yes</b>  <b>5-19-2018</b>
Second Bankruptcy Course, LLC 4540 Honeywell Court Dayton, OH 45424 Phone: 800-217-7030 Fax No. 866-307-1003 Website: <a href="http://www.secondbankruptcycourse.com">www.secondbankruptcycourse.com</a> Email: <a href="mailto:support@secondbankruptcycourse.com">support@secondbankruptcycourse.com</a>	<b>No</b>	<b>Yes</b>  <b>7-31-2018</b>
\$O\$ BK Class, Inc d/b/a <a href="http://www.myonlinebankruptcyclass.com">www.myonlinebankruptcyclass.com</a> d/b/a <a href="http://www.onlinebankruptcyclass.com">www.onlinebankruptcyclass.com</a> 2711 E Melrose St Gilbert, AZ 85297 Phone: 877-376-7122 Fax: 877-656-4318 Website: <a href="http://myonlinebankruptcyclass.com">myonlinebankruptcyclass.com</a> Email: <a href="mailto:lk@myonlinebankruptcyclass.com">lk@myonlinebankruptcyclass.com</a>	<b>Yes</b>  <b>4-28-2017</b>	<b>Yes</b>  <b>4-9-2017</b>
Solid Start Financial Education Services, LLC 10121 SE Sunnyside Road, Suite 300 Clackamas, Oregon 97015 Phone: 866-467-4147 Fax: 866-470-6523 Website: <a href="http://www.solidstartfinancial.com">www.solidstartfinancial.com</a> Email: <a href="mailto:john.petshow@solidstartfinancial.com">john.petshow@solidstartfinancial.com</a>	<b>No</b>	<b>Yes</b>  <b>7-7-2018</b>

Agency Name and Contact Information	Credit Counseling / Approval Expiration Date	Financial Management Education / Approval Expiration Date
<p>Springboard Nonprofit Consumer Credit Management, Inc. Springboard Solutions, LLC 4351 Latham Street Riverside, CA 92501 Mailing address: P.O. Box 5438 Riverside, CA 92517 Phone: 951-781-0114 Toll Free: 800-947-3752 Fax: 951-781-9896 Website: <a href="http://www.credit.org">www.credit.org</a>; <a href="http://www.bkhhelp.org">www.bkhhelp.org</a>; <a href="http://www.deuda.org">www.deuda.org</a> email: <a href="mailto:springboard@credit.org">springboard@credit.org</a></p>	<p style="text-align: center;"><b>Yes</b>  <b>10-3-2017</b></p>	<p style="text-align: center;"><b>Yes</b>  <b>10-3-2017</b></p>
<p>Stand Sure Information Services, Inc. 124 Oak Ridge Drive P. O. Box 418 Oneonta, AL 35121 Toll Free: 877-240-1398 Fax: 800-478-4724 Website: <a href="http://www.standsurecc.org">www.standsurecc.org</a> email: <a href="mailto:info@standsurecc.org">info@standsurecc.org</a></p>	<p style="text-align: center;"><b>No</b></p>	<p style="text-align: center;"><b>Yes</b>  <b>7-7-2018</b></p>
<p>Urgent Credit Counseling, Inc. 219 SW Stark Street, Suite 200 Portland, Oregon 97204 Phone: 866-233-1940 Fax: 866-645-7212 Website: <a href="http://www.urgentco.com">www.urgentco.com</a> Email: <a href="mailto:info@urgentco.com">info@urgentco.com</a></p>	<p style="text-align: center;"><b>Yes</b>  <b>7-7-2018</b></p>	<p style="text-align: center;"><b>No</b></p>