

Approved List of Nonprofit Budget and Credit Counseling Agencies and Providers of Personal Financial Management Instructional Courses for the Middle District of Alabama

Pursuant to 11 USC § 111, the United States Bankruptcy Administrator for the Middle 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.

CREDIT COUNSELING AGENCIES:

\$0\$ BK Class, Inc

2711 E. Melrose Street

Gilbert, AZ 85297

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

Website: www.MyOnlineBankruptcyClass.com

Delivery Method: Internet

Credit Counseling: Approval valid 05/01/2014 – 10/31/2015

Financial Management Course: Approval valid thru 11/01/2014 – 04/30/2015

123 Credit Counselors, Inc. (formerly known as A 123 Credit Counseling, Inc.)

6161 Blue Lagoon Drive, Suite 255A

Miami, FL 33126

Telephone: (888) 412-2123 (Toll free); Fax: (305) 269-0473

Website: www.a123cc.org or www.bankruptcycourse.com

Delivery Method: Telephonic, Internet

Credit Counseling Only: Approval valid 10/01/2013 – 03/31/2015

Abacus Credit Counseling

15760 Ventura Boulevard, Suite 1240

Encino, CA 91436

Telephone: (800) 516-3834 or (866) 693-1420 (Toll free numbers)

Fax: (888) 905-6767

Website: www.abacuscc.org

Delivery Method: Internet

Credit Counseling Only: Approval valid thru 08/31/15

Advisory Credit Management, Inc.

3511 West Commercial Blvd., Suite 404

Tamarac, FL 33309

Telephone: (800) 786-3940 (Toll free) Fax: (800) 274-7187

Website: www.advisorycreditmanagement.org

Delivery Method: Telephonic; Internet

Credit Counseling and Financial Management Course: Approval valid 09/01/13 - 08/31/15

Alliance Credit Counseling, Inc.

CL – Counseling Locator

15720 John J. Delaney Dr., Suite 575

Charlotte, NC 28277

Telephone: (888) 594-9596 (Toll Free) Fax: (888) 263-4540

Website: www.knowdebt.org

Delivery Methods: Internet; telephonic; Hearing impaired; Spanish (telephonic)

Credit Counseling and Financial Management Course: Approval valid 11/1/12 – 4/30/15

American Consumer Credit Counseling, Inc

130 Rumford Avenue, Suite 202

Newton, MA 02466

Telephone: (866) 826-6924 (Toll free) Fax: (617) 559-5791

Website: www.consumercredit.org

Delivery Methods: Credit Counseling - telephonic; Financial Management Course – Internet

Credit Counseling: Approval valid 09/01/2013 – 02/28/15

Financial Management Course: Approval valid thru 05/12/2015

Approved Bankruptcy Certification Services

101 N. Lynnhaven Road, Suite 303

Virginia Beach, VA 23452-7523

Telephone: (757) 416-7890; Toll free: (800) 531-5124

Fax: (757) 416-7897

Website: www.bankruptcyinfo.org

Delivery Methods: Internet; telephonic

Credit Counseling only: Approval valid thru 04/14/2015

Financial Management Course: Approval valid 09/01/2013 – 02/28/15

Black Hills Children’s Ranch, Inc.

d/b/a Pioneer Credit Counseling

d/b/a/ Pioneer Credit & Debit Consolidation Services

1644 Concourse Drive

Rapid City, SD 57703

Telephone: (800) 888-1596 Toll free Fax: (605)348-8537

Website: www.pioneercredit.com

Delivery Methods: Internet; telephonic

Credit Counseling and Financial Management Course: Approval valid thru 01/29/2015

CC Advising, Inc.

703 Washington Ave., Suite200

Bay City, MI 48708-5732

Telephone: (989) 402-5161 Fax: (517) 861-2042

Website: www.ccadvising.com

Delivery Method: Internet

Credit Counseling only: Approval valid 04/01/13 thru 09/30/15

Consumer Credit Counseling Service of Alabama, Inc

Farmer-Wilson Building
640 South Lawrence Street
Montgomery, AL 36104
Telephone: (334)265-8545; (800)662-6119 Toll free
Fax: (334)265-5926
Website: www.budgethelp.com

Delivery Methods: Internet; In person; telephonic; TTY; Visually impaired

Credit Counseling and Financial Management Course: Approval valid thru 04/03/15

Consumer Credit Counseling Service (CCCS) of Greater Atlanta, Inc. (d/b/a ClearPoint Credit Counseling Solutions)

270 Peachtree Street, NW Suite 1800
Atlanta, GA 30303
Telephone: (800) 251-2227 (Toll free number)
Hearing Impaired: (770) 716-9666 Toll free Fax: (404)527-7630
Website: www.ClearPointCCS.org

Delivery Methods: Internet; telephonic (credit counseling only); Spanish (website and telephonic) and 26 additional languages (telephonic)

Credit Counseling: Approval valid thru 04/19/15

Financial Management Course: Approval valid thru 06/27/15

Consumer Credit Counseling Service of San Francisco

595 Market Street, Suite 1500
San Francisco, CA 94105
Telephone: (800) 777-7526 Toll free Fax: (415) 477-2018
Website: www.cccsf.org

Delivery Methods: Internet; telephonic; Hearing and visually impaired; Spanish (website)

Credit Counseling and Financial Management Course: Approval valid thru 07/30/15

Consumer Financial Education Foundation of America

3425 5th Avenue South
Birmingham, AL 35222
Mailing Address: P.O. Box 11527 Birmingham, AL 35202
Telephone: (205) 321-2822; Toll free: (866) 684-8171
Fax: (205) 321-2848
Website: www.cfefa.org

Delivery Methods: Internet; In person; Telephonic, Hearing and visually impaired

Credit Counseling and Financial Management Course: Approval valid thru 09/08/15

Credit Advisors Foundation

1818 South 72nd Street
Omaha, NE 68124
Telephone: (800) 625-7725 Toll free Fax: (402) 393-7660
Website: www.yourbankruptcypartner.com

Delivery Methods: Internet, Telephonic

Credit Counseling and Financial Management Course: Approval valid 11/01/13 – 04/30/15

Credit Card Management Services, Inc. DBA Debthelper.com

1325 N. Congress Ave., Suite 201

West Palm Beach, FL 33401

Telephone: (800) 920-2262

Fax: (866) 561-2622

Website: www.debthelper.com

Delivery method: Telephonic (English, French, Portuguese & Spanish); Internet (English & Spanish)

Credit Counseling and Financial Management Course: Approval valid 06/01/12 – 11/30/15

Debt Education and Certification Foundation

112 Goliad Street, Suite D

Benbrook, TX 76126

Telephone: (866) 859-7323 Toll free Fax: (866) 399-3328

Website: www.BKcert.com

Delivery Methods: Internet; Telephonic

Credit Counseling and Financial Management Course: Approval valid thru 01/08/16

DebtorWise Foundation

1100 University Avenue, Suite 139

Rochester, NY 14607

Telephone: (800) 870-2222 Toll free

Fax: (585) 385-6227

Website: www.debtorwise.org

Delivery Method: Internet

Credit Counseling and Financial Management Course: Approval valid 04/01/14 – 03/01/15

The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL)

1350 15th Avenue

Columbus, GA 31901

Telephone: (706) 327-3239; Toll free (800) 757-2227

Fax: (706) 327-1341

Website: www.cccs-wga.com

Delivery Methods: Internet; Telephonic; TTY; Visually impaired; Spanish

Credit Counseling and Financial Management Course: Approval valid thru 10/16/15

Garden State Consumer Credit Counseling, Inc d/b/a Navicore Solutions(f/k/a Novadebt)

225 Willowbrook Road

Freehold, NJ 07728

Telephone: (877) 892-4557 Toll free; TDD: (800) 282-4557; Fax: (732) 431-5248

Website: www.novadebt.org

Delivery Methods: Internet; Telephonic (includes services for hearing & visually impaired); Spanish (telephonic & via Internet)

Credit Counseling and Financial Management Course: Approval valid thru 07/18/15

GreenPath Debt Solutions

36500 Corporate Drive

Farmington Hills, MI 48331

Telephone: Toll free (800) 630-6718

Fax: (248) 848-4050

Website: www.greenpathbk.org

Delivery Methods: Internet; Telephonic; Dutch; Spanish; Portuguese

Credit Counseling and Financial Management Course: Approval valid 02/01/13 – 07/31/15**Hummingbird Credit Counseling and Education, Inc.**

3737 Glenwood Avenue, Suite 100

Raleigh, NC 27612-5515

Telephone: (800) 645-4959 Toll free

Fax: (919) 882-8990

Website: www.hbcce.org

Delivery Methods: Internet only; Spanish (website)

Credit Counseling and Financial Management Course: Approval valid thru 01/12/15**InCharge Debt Solutions, Inc**

5750 Major Boulevard, Suite 300

Orlando, FL 32819

Telephone: (866) 729-0049 Toll free

Fax: (877) 419-8370

Website: www.PersonalFinanceEducation.com

Delivery Methods: Internet; Telephonic; Spanish

Credit Counseling and Financial Management Course: Approval valid thru 07/31/15**Money Management International, Inc**

14141 Southwest Freeway, Suite 1000

Sugar Land, TX 77478

Telephone: (877) 964-2227 Toll free

Fax: (713) 394-3010

Website: www.moneymanagement.org; www.bankruptcy.org; www.bankruptcycertificate.com

Delivery Methods: Internet; Telephonic; Hearing impaired; Spanish (telephonic)

Credit Counseling and Financial Management Course: Approval valid thru 07/30/15**Springboard Nonprofit Consumer Credit Management, Inc****Springboard Solutions, LLC****Springboard Housing, LLC****Springboard Affordable Housing, LLC****Seminole Ridge – Orlando, LLC**

4351 Latham Street

Riverside, CA 92501

Telephone: (800) 947-3752 (Toll free)

Fax: (951) 781-9896

Website: www.springboard.org; www.credit.org; www.bkhhelp.org; www.deuda.org;www.plansabio.org; www.bancarotta.org

Delivery Methods: Internet; Telephonic; TTY; Spanish

Credit Counseling and Financial Management Course: Certificates issued 09/01 – 09/30/2014 are not valid; Approval valid 10/01/2014 – 09/30/2015**Stand Sure Credit Counseling**

406 5th Street North, Suite 1
Oneonta, AL 35121
Telephone: (877) 240-1398 Toll free Fax: (800) 718-4724
Website: www.standsurecc.org
Delivery Methods: Internet; Telephonic
Credit Counseling: Approval valid 09/01/2011 - 08/31/2015

FINANCIAL MANAGEMENT PROVIDERS:

\$0\$ BK Class, Inc

2711 E. Melrose Street
Gilbert, AZ 85297
Telephone: 877-376-7122 Fax: 877-656-4318
Website: www.MyOnlineBankruptcyClass.com
Delivery Method: Internet
Credit Counseling: Approval valid 05/01/2014 – 10/31/2015
Financial Management Course: Approval valid thru 11/01/2014 – 04/30/2015

247 Bankruptcy Class, Inc.

6161 Blue Lagoon Drive, Suite 255B
Miami, FL 33126
Telephone: (305) 267-1041; Fax: (305) 402-0160
Website: www.a247class.com
Delivery Method: Internet
Financial Management Course only: Approval valid thru 03/01/2012 – 02/28/2015

A+ Class

713 Preston Place
Grapevine, TX 76051
Telephone: (888) 533-3423 (Toll free); Fax: 817-533-3423
Website: www.jjandpartners.com
Delivery Method: Internet; Telephonic
Financial Management Course Only: Approval valid 10/14/2014 – 10/13/2015

Advisory Credit Management, Inc.

3511 West Commercial Blvd., Suite 404
Tamarac, FL 33309
Telephone: (800) 786-3940 (Toll free) Fax: (800) 274-7187
Website: www.advisorycreditmanagement.org
Delivery Method: Telephonic; Internet
Credit Counseling and Financial Management Course: Approval valid 09/01/13 - 08/31/15

Alliance Credit Counseling, Inc.

CL – Counseling Locator

15720 John J. Delaney Dr., Suite 575

Charlotte, NC 28277

Telephone: (888) 594-9596 (Toll Free) Fax: (888) 263-4540

Website: www.knowdebt.org

Delivery Methods: Internet; telephonic; Hearing impaired; Spanish (telephonic)

Credit Counseling and Financial Management Course: Approval valid 11/1/12 – 4/30/15

American Consumer Credit Counseling, Inc

130 Rumford Avenue, Suite 202

Newton, MA 02466

Telephone: (866) 826-6924 (Toll free) Fax: (617) 559-5791

Website: www.consumercredit.org

Delivery Methods: Credit Counseling - telephonic; Financial Management Course – Internet

Credit Counseling: Approval valid 09/01/2013 – 02/28/15

Financial Management Course: Approval valid thru 05/12/2015

Approved Bankruptcy Certification Services

101 N. Lynnhaven Road, Suite 303

Virginia Beach, VA 23452-7523

Telephone: (757) 416-7890; Toll free: (800) 531-5124

Fax: (757) 416-7897

Website: www.bankruptcyinfo.org

Delivery Methods: Internet; telephonic

Credit Counseling only: Approval valid thru 04/14/2015

Financial Management Course: Approval valid 09/01/2013 – 02/28/15

Arbor Investments d/b/a YourBankruptcyPartner.com

1850 South 72nd Street

Omaha, NE 68124

Telephone: (800) 625-7725 Toll free Fax: (402) 393-1579

Website: www.yourbankruptcypartner.com

Delivery Methods: Internet; telephonic

Financial Management Course only: Approval valid thru 09/30/15

BE Adviser, LLC

703 Washington Avenue, Suite 230-D

Bay City, MI 48708

Telephone: (989) 303-8611 Fax: (877) 419-2702

Website: www.beadviser.com

Delivery Methods: Internet

Financial Management Course only: Approval valid 06/01/2012 thru 11/30/2015

Black Hills Children's Ranch, Inc.

d/b/a Pioneer Credit Counseling

d/b/a/ Pioneer Credit & Debit Consolidation Services

1644 Concourse Drive

Rapid City, SD 57703

Telephone: (800) 888-1596 Toll free

Fax: (605)348-8537

Website: www.pioneercredit.com

Delivery Methods: Internet; telephonic

Credit Counseling and Financial Management Course: Approval valid thru 01/29/2015

Consumer Credit Counseling Service of Alabama, Inc

Farmer-Wilson Building

640 South Lawrence Street

Montgomery, AL 36104

Telephone: (334)265-8545; (800)662-6119 Toll free

Fax: (334)265-5926

Website: www.budgethelp.com

Delivery Methods: Internet; In person; telephonic; TTY; Visually impaired

Credit Counseling and Financial Management Course: Approval valid thru 04/03/15

Consumer Credit Counseling Service (CCCS) of Greater Atlanta, Inc. (d/b/a ClearPoint Credit Counseling Solutions)

270 Peachtree Street, NW Suite 1800

Atlanta, GA 30303

Telephone: (800) 251-2227 (Toll free number)

Hearing Impaired: (770) 716-9666 Toll free

Fax: (404)527-7630

Website: www.ClearPointCCS.org

Delivery Methods: Internet; telephonic (credit counseling only); Spanish (website and telephonic) and 26 additional languages (telephonic)

Credit Counseling: Approval valid thru 04/19/15

Financial Management Course: Approval valid thru 06/27/15

Consumer Credit Counseling Service of San Francisco

595 Market Street, Suite 1500

San Francisco, CA 94105

Telephone: (800) 777-7526 Toll free

Fax: (415) 477-2018

Website: www.cccssf.org

Delivery Methods: Internet; telephonic; Hearing and visually impaired; Spanish (website)

Credit Counseling and Financial Management Course: Approval valid thru 07/30/15

Consumer Credit Counseling Service of West Florida, Inc.

14 Palafox Place

Pensacola, FL 32502

Telephone: (850) 434-0268; Toll free (800) 343-3317

Fax: (850) 432-5078

Website: www.cccswfl.org

Delivery Methods: Internet; Telephonic; Hearing and visually impaired

Financial Management Course only: Approval valid thru 03/31/15

Consumer Financial Education Foundation of America

3425 5th Avenue South

Birmingham, AL 35222

Mailing Address: P.O. Box 11527 Birmingham, AL 35202

Telephone: (205) 321-2822; Toll free: (866) 684-8171

Fax: (205) 321-2848

Website: www.cfefa.org

Delivery Methods: Internet; In person; Telephonic, Hearing and visually impaired

Credit Counseling and Financial Management Course: Approval valid thru 09/08/15

Credit Advisors Foundation

1818 South 72nd Street

Omaha, NE 68124

Telephone: (800) 625-7725 Toll free Fax: (402) 393-7660

Website: www.yourbankruptcypartner.com

Delivery Methods: Internet, Telephonic

Credit Counseling and Financial Management Course: Approval valid 11/01/13 – 04/30/15

Credit Card Management Services, Inc. DBA Debthelper.com

1325 N. Congress Ave., Suite 201

West Palm Beach, FL 33401

Telephone: (800) 920-2262 Fax: (866) 561-2622

Website: www.debthelper.com

Delivery method: Telephonic (English, French, Portuguese & Spanish); Internet (English & Spanish)

Credit Counseling and Financial Management Course: Approval valid 06/01/12 – 11/30/15

Dave Ramsey's Debtor Education, LLC

1749 Mallory Lane

Brentwood, TN 37027

Telephone: (800) 480-5902 Toll free Fax: (615) 550-6267

Delivery Methods: Internet; Telephonic

Website: www.daveramsey.com/bankruptcy

Financial Management Course: Approval valid thru 06/30/15

Debt Education and Certification Foundation

112 Goliad Street, Suite D

Benbrook, TX 76126

Telephone: (866) 859-7323 Toll free Fax: (866) 399-3328

Website: www.BKcert.com

Delivery Methods: Internet; Telephonic

Credit Counseling and Financial Management Course: Approval valid thru 01/08/16

DebtorWise Foundation

1100 University Avenue, Suite 139

Rochester, NY 14607

Telephone: (800) 870-2222 Toll free Fax: (585) 385-6227

Website: www.debtorwise.org

Delivery Method: Internet

Credit Counseling and Financial Management Course: Approval valid 04/01/14 – 03/01/15**The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL)**1350 15th Avenue

Columbus, GA 31901

Telephone: (706) 327-3239; Toll free (800) 757-2227 Fax: (706) 327-1341

Website: www.cccs-wga.com

Delivery Methods: Internet; Telephonic; TTY; Visually impaired; Spanish

Credit Counseling and Financial Management Course: Approval valid thru 10/16/15**Garden State Consumer Credit Counseling, Inc. d/b/a Novadebt**

225 Willowbrook Road

Freehold, NJ 07728

Telephone: (877) 892-4557 Toll free; TDD: (800) 282-4557; Fax: (732) 431-5248

Website: www.novadebt.org

Delivery Methods: Internet; Telephonic (includes services for hearing & visually impaired); Spanish (telephonic & via Internet)

Credit Counseling and Financial Management Course: Approval valid thru 07/18/15**GreenPath Debt Solutions**

36500 Corporate Drive

Farmington Hills, MI 48331

Telephone: Toll free (800) 630-6718 Fax: (248) 848-4050

Website: www.greenpathbk.org

Delivery Methods: Internet; Telephonic; Dutch; Spanish; Portuguese

Credit Counseling and Financial Management Course: Approval valid 02/01/13 – 07/31/15**Hummingbird Credit Counseling and Education, Inc.**

3737 Glenwood Avenue, Suite 100

Raleigh, NC 27612-5515

Telephone: (800) 645-4959 Toll free Fax: (919) 882-8990

Website: www.hbcce.org

Delivery Methods: Internet only; Spanish (website)

Credit Counseling and Financial Management Course: Approval valid thru 01/12/15

InCharge Debt Solutions, Inc

5750 Major Boulevard, Suite 300

Orlando, FL 32819

Telephone: (866) 729-0049 Toll free Fax: (877) 419-8370

Website: www.PersonalFinanceEducation.com

Delivery Methods: Internet; Telephonic; Spanish

Credit Counseling and Financial Management Course: Approval valid thru 07/31/15

Money Management International, Inc

14141 Southwest Freeway, Suite 1000

Sugar Land, TX 77478

Telephone: (877) 964-2227 Toll free Fax: (713) 394-3010

Website: www.moneymanagement.org; www.bankruptcy.org; www.bankruptcycertificate.com

Delivery Methods: Internet; Telephonic; Hearing impaired; Spanish (telephonic)

Credit Counseling and Financial Management Course: Approval valid thru 07/30/15

SAGE Personal Finance

4043 Contera Road

Encino, CA 91436

Telephone: (800) 516-2759 Toll free Fax: (888) 733-5047

Website: www.sagepf.com or www.abacuscc.org

Delivery Methods: Internet; Telephonic; TTY; Spanish (telephonic & website)

Financial Management Course: Approval valid thru 07/26/15

Springboard Nonprofit Consumer Credit Management, Inc | Springboard Solutions, LLC

Springboard Housing, LLC | Springboard Affordable Housing, LLC

Seminole Ridge – Orlando, LLC

4351 Latham Street

Riverside, CA 92501

Telephone: (800) 947-3752 (Toll free) Fax: (951) 781-9896

Website: www.springboard.org; www.credit.org; www.bkhhelp.org; www.deuda.org;

www.plansabio.org; www.bancarotta.org

Delivery Methods: Internet; Telephonic; TTY; Spanish

Credit Counseling and Financial Management Course: Certificates issued 09/01 – 09/30/2014 are not valid; Approval valid 10/01/2014 – 09/30/2015

Stand Sure Information Services, Inc.

406 5th Street N, Suite 1

Oneonta, AL 35121

Telephone: (877) 750-0851 Toll free Fax: (800) 718-4724

Website: www.standsuretoday.com

Delivery Methods: Internet; Telephonic

Financial Management Course: Approval valid thru 12/31/15

Start Fresh Today Instructional, LLC

3511 West Commercial Blvd., Suite 401

Tamarac, FL 33309

Telephone: (800) 239-0913 Toll free Fax: (866) 239-7199

Website: www.startfreshtodayinstructional.com

Delivery Methods: Internet; Telephonic; Hearing impaired; Spanish (website only)

Financial Management Course: Approval valid thru 03/09/15