

First Bankruptcy Course

Choose how to take your pre-filing course



Take the course online

Step 1: Go to myhorizontoday.com/firstcourse

Step 2: Enter your Access Code: **0380376**

Step 3: Complete your registration by following the on-screen instructions

or



Take the course by phone

Step 1: Call 1.877.213.6519

Step 2: Enter your Access Code: **0380376**

Step 3: Complete your registration by following the telephonic instructions

Available course providers

Pre-filing Course Provider	Course Price	Course Availability	Counselor Online	Counselor Phone
Debt Education and Certification Foundation	\$24	24/7	24/7	24/7
Cricket Credit Counseling	\$24	24/7	M-F: 9am - 9pm EST	M-F: 9am - 9pm EST
DebtHelper	\$24	24/7	M-Th: 9am - 9pm F: 9am - 7pm Sat: 10am - 5pm EST	M-Th: 9am - 9pm F: 9am - 7pm Sat: 10am - 5pm EST
Urgent Credit Counseling	\$20	24/7	M-F: 9am - 9pm EST	M-F: 9am - 9pm EST

All online and telephonic courses are available in English and Spanish.

Questions? Contact myHorizon support M-F 8 - 8pm ET. Toll-free: 888.410.6988 Email: customer care@myhorizontoday.com

All Providers listed above are approved to issue certificates evidencing completion of debtor education in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Provider's services. To see a full list of US Trustee approved providers visit the US Trustee office website: www.justice.gov/ust/credit-counseling-debtor-education-information.

Second Bankruptcy Course

Choose how to take your post-filing course



Take the course online

Step 1: Go to myhorizontoday.com/secondcourse

Step 2: Enter your Access Code: **0380376**

Step 3: Complete your registration by following the on-screen instructions

or



Take the course by phone

Step 1: Call 1.877.213.6519

Step 2: Enter your Access Code: **0380376**

Step 3: Complete your registration by following the telephonic instructions

Available course providers

Post-filing Course Provider	Course Price	Course Availability	Counselor Online	Counselor Phone
Debt Education and Certification Foundation	\$24	24/7	24/7	24/7
Second Bankruptcy Course	\$15	24/7	M-F 8am-8pm ET*	M-F 8am-8pm ET*

All online and telephonic courses are available in English and Spanish.

*A live SBC Counselor session is only required if the automated quiz is failed twice.

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