

**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 January 27, 2017]

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**123 Credit Counseling, Inc.**

6161 Blue Lagoon Drive, Ste.255A  
Miami, FL 33126  
Phone: 305-269-9201  
Fax: 305-269-0473  
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.226  
Encino, CA 91316  
Phone: 800-516-3834  
Fax: 818-477-0496  
Email: [customerservice@abacuscc.org](mailto:customerservice@abacuscc.org)  
Website: [www.abacuscc.org](http://www.abacuscc.org)

Offered via telephone or internet. \$25.00 for single or joint petition. Not offered in person at this time.

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## **Action Pathways, d/b/a-Consumer Credit Counseling Service of Fayetteville**

316 Green Street Post Office Box 2009

Fayetteville, NC 28302

Phone: (910) 323-3192

Fax: 910-323-4990

Email: [loteta.wilkerson@ccap-inc.org](mailto:loteta.wilkerson@ccap-inc.org)

Website: [www.ccap-inc.org](http://www.ccap-inc.org)

Credit counseling by telephone and face to face - Debt Management Plan Provider

Fayetteville  
316 Green Street  
Fayetteville, NC 28302  
Toll Free No. 888-381-3720

Lumberton  
4850 Fayetteville Rd., Suite D  
Lumberton, NC 28358  
Toll Free No. 877-671-4502

Goldsboro  
678 N. Spence Avenue  
Greentree Office Park  
Goldsboro, NC 27534  
Toll Free No. 888-464-1060

Smithfield  
245 College Rd  
Post Office Box 2350  
Smithfield, NC 27577  
Toll Free No. 877-870-4877

Coastal Carolina  
1227 Colony Drive  
New Bern, NC 28562  
Toll Free No. 877-261-8619

Kinston  
327 N. Queen St., Suite 107  
Kinston, NC 28501  
Toll Free No. 866-522-6792

Wilmington  
206 N. Fourth St., Unit 7  
Wilmington, NC 28401  
Toll Free No. 888-252-1629

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## **Allen Credit and Debt Counseling Agency**

20003 387th Ave.,

Wolsey, SD 57384

P.O. Box 195

Wessington, SD 57381

Phone: 888-415-8173

Fax: 605-610-4059

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

Offered via internet and telephone. In person via classroom available at 645 Griswold Ste.123, Detroit, MI 48226-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.**

15720 Brixham Hill Ave., #575

Charlotte, N.C. 28277 Phone:

704-540-2477

Fax: 704-540-8383

Email: [compliance@knowdebt.org](mailto:compliance@knowdebt.org)

[kerry@knowdebt.org](mailto:kerry@knowdebt.org)

Website: [www.knowdebt.org](http://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](mailto:STrumble@consumercredit.com)

Website: [www.consumercredit.com](http://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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**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](mailto:toddo@pioneercredit.com)

Website: [www.pioneercredit.com](http://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](mailto:customerservice@butterflyfe.com)

Website: [www.butterflyfe.com](http://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](mailto:support@ccadvising.com)

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

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

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

270 Peachtree St., NW Suite 1800

Atlanta, GA 30303

Phone: 800-251-2227

Fax: 404-260-3363

Email: [info@clearpointccs.org](mailto:info@clearpointccs.org)

[Customer.Service@ClearPoint.org](mailto:Customer.Service@ClearPoint.org)

Website: [www.ClearPointCCS.org](http://www.ClearPointCCS.org)

CCCS of Greater Atlanta: Classes offered via the internet ONLY! Available in Spanish as well.

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**Consumer Credit Counseling Service of San Francisco, a/k/a BALANCE**

1655 Grant St., Ste.1300

Concord, CA 94520

Phone: (800) 777-7526

Fax: (415) 777-4030

Email: [info@balancepro.org](mailto:info@balancepro.org)

Website: [www.balancepro.org](http://www.balancepro.org)

Credit counseling by telephone, internet and by mail. Classroom training offered in certain California locations. Contact provider for further information. Debt Management Plan Provider

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**Consumer Education Services Inc, d/b/a Start Fresh Today; d/b/a Affordable Bankruptcy Course**

3700 Barrett Drive

Raleigh, N.C. 27609

Phone: 919-785-0725

Fax: 919-785-0727

Website: [www.cesidedebtsolutions.org](http://www.cesidedebtsolutions.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)

bankruptcy counseling-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: 561-472-8000  
Fax: 561-844-0406  
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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**Debt Education and Certification Foundation**

112 Goliad Street  
Benbrook TX 76126  
Phone: 866-859-7323  
Fax: 866-339-3328  
Email: [mallen@debt-foundation.org](mailto:mallen@debt-foundation.org)  
Website: [www.Debt-Foundation.org](http://www.Debt-Foundation.org)

DECAF

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**Dollar Learning Foundation, Inc.**

21550 Oxnard St., 3rd Floor, PMB#001  
Woodland Hill, CA 91367  
Phone: 877-366-6070  
Fax: 855-247-9906  
Email: [support@dollarbk.org](mailto:support@dollarbk.org)  
Website: [www.dollarbk.org](http://www.dollarbk.org)

Classes offered via the internet and telephone. \$20 for individual and \$30 joint fee

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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, telephone or in person at 4917 Waters Edge Dr., Ste.240, Raleigh, N.C. 27606. 919-233-9044(telephone) 919-223-7525-(Telecopier). Hours of operation are Mon-Fri, 8:00 a.m. to 5:00 p.m, EST.

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**GreenPath Debt Solutions.**

36500 Corporate Drive  
Farmington Hills, MI 48331  
Phone: 248-553-5400  
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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**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](mailto:Ivan.hand@moneymanagement.org) and [info@moneymanagement.org](mailto:info@moneymanagement.org)  
Website: [www.moneymanagement.org](http://www.moneymanagement.org)  
[www.bankruptcy.org](http://www.bankruptcy.org)  
[www.bankruptcycertificate.com](http://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**

P.O. Box 5438

Riverside, CA 92501

Phone: 951-781-0114

Fax: 951-781-9896

Email: Compliance-mail@credit.org and [Springboard@credit.org](mailto:Springboard@credit.org)

Website: [www.credit.org](http://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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**Stand Sure Credit Counseling, Inc**

406 5th Street North, Ste.1

P.O. Box 418 TIN 26-239120

Oneonta, AL 35121

Phone: 877-240-1398

Fax: 800-718-4724

Email: [info@standsurrecc.org](mailto:info@standsurrecc.org)

Website: [www.standsurrecc.org](http://www.standsurrecc.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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**\$0\$ BK Class, Inc.**

2711 E. Melrose St.

Gilbert, AZ 85297

Phone: 877-376-7122

Fax: 877-656-4318

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

Classes are offered via the internet ONLY