

APPROVED DEBTOR'S EDUCATION PROVIDERS

<p>A 24/7 Bankruptcy Class, Inc. - Miami FL PH: 866-412-7247 www.advantageclass.com Internet</p>	<p>Compass of Carolina – Spartanburg, SC PH: 800-203-9692 or 864-583-7680 In Person or Telephone www.compassofcarolina.org</p>
<p>AAA Financial Services - Arizona PH: 520-829-0739 or 877-222-4547 www.aaapersonalfinance.com Internet</p>	<p>Compass of Carolina – Greenwood, SC PH: 800-203-9692 or 864-223-8694 www.compassofcarolina.org In Person or Telephone</p>
<p>A Better Financial Education – California PH: 877-930-9600 www.SmartMoneySense.com Internet</p>	<p>Consumer Credit Counseling Service – Atlanta, GA PH: 866-672-2227 www.ccsinc.org Internet</p>
<p>Allen Credit and Debt Coun Agency – South Dakota PH: 888-415-8173 www.acdeas.com Internet & Telephone</p>	<p>Consumer Credit Counseling Service - Augusta, GA PH: 800-736-0033 or 706-736-2090 www.cccsaugusta.org In Person, Telephone, & Internet</p>
<p>Alliance Credit Counseling, Inc. – Charlotte, NC PH: 888-594-9596 www.knowdebt.com Internet & Telephone</p>	<p>Consumer Credit Counseling Service - San Francisco CA PH: 800-777-7526 www.cccssf.org Internet & Telephone</p>
<p>American Bureau of Credit Services, Inc. - Florida PH: 800-701-0437 www.americanbureauofcredit.com Internet</p>	<p>Consumer Credit Counseling Service – West Florida PH: 800-343-3317 www.ccswfl.org or www.allvista.org Internet & Telephone</p>
<p>American Debtor Education, Inc. – California PH: 888-332-8331 www.americandebtor.com Internet</p>	<p>Consumer Credit Management Inc. - Michigan PH: 888-821-4357 or 248-591-1221 www.ccmcanhelp.com Internet</p>
<p>American Debtor Educators On-Line – California PH: 310-477-9982 www.debtor-ed.com Internet</p>	<p>Consumer Education and Training Svcs. - Washington PH: 206-267-7017 www.centsprogram.com Internet & Telephone</p>
<p>American Debt Solutions, Inc. – Florida PH: 800-246-4019 www.adshq.org Internet & Telephone</p>	<p>Consumer Financial Solutions - Idaho PH: 208-375-8140 www.cfsidaho.com Internet</p>
<p>Anzelc & Associates, Inc. - Ohio PH: 888-265-6676 www.anzelcandassociates.com Internet & Telephone</p>	<p>Credit Card Management Services, Inc. – Florida PH: 800-920-2262 www.debthelper.com Internet & Telephone</p>
<p>Arbor Investments – Nebraska PH: 800-625-7725 www.arbored.com or www.yourbankruptcypartner.com Internet & Telephone</p>	<p>Credit Counseling Centers of America – Dallas, TX PH: 800-493-2222 www.cccamerica.org Internet & Telephone</p>
<p>AskAFS, LLC – MN PH: 888-883-2675 or 888-883-4381 www.askafs.com Internet & Telephone</p>	<p>Dalton Education, LLC - Georgia PH: 877-426-2373 www.dalton-education.com Internet & Telephone</p>
<p>Associated Financial Services - Minnesota PH: 888-883-2675 www.askafs.com Internet & Telephone</p>	<p>Dave Ramsey's Abridged Financial Peace - Tennessee PH: 888-227-3223 or 800-480-5902 www.bankruptcy.daveramsey.com Internet & Telephone</p>
<p>Bankruptcy Debtor Education, LLC - California PH: 866-969-2533 www.BankruptcyDebtorEducation.com Internet</p>	<p>DBSM, Inc. – California PH: 866-433-7035 www.ragsorriches.org Telephone</p>

<p>Black Hills Children's Ranch, Inc. - South Dakota PH: 800-888-1596 www.pioneercredit.com Telephone</p>	<p>Debt Education and Certification Foundation - Texas PH: 866-859-7323 www.debt-foundation.org Internet</p>
<p>Compass of Carolina - Greenville, SC PH: 800-203-9692 or 864-457-3434 www.compassofcarolina.org In Person or Telephone</p>	<p>Debt Reduction Services, Inc. PH: 208-378-0200 www.debtredutionservices.org Internet</p>
<p>Economic Opportunity Agency of Wash - Arkansas PH: 479-872-7479 www.tabde.org Internet</p>	<p>Family Service Center of SC – Columbia, SC 2712 Middleburg Drive, Ste. 207A PH: 803-733-5450 www.fsconline.org In Person</p>
<p>Family Service Center of SC – Camden, SC 110 DeKalb Street Camden, SC 29020 PH: 803-425-5973 www.fsconline.org In Person</p>	<p>Hummingbird Credit Counseling and Education, Inc. - NC PH: 800-645-4959 www.hbcce.org Internet</p>
<p>Family Service Center of SC – Florence, SC 1621 W. Palmetto Street Florence SC 29501 PH: 843-629-0051 www.fsconline.org In Person</p>	<p>InCharge Education Foundation, Inc. - Florida PH: 866-729-0049 www.personalfinanceeducation.com Internet & Telephone</p>
<p>Family Service Center of SC – Rock Hill, SC 150 Oakland Ave. Suite 229 Rock Hill SC 29730 PH: 803-327-9754 www.fsconline.org In Person</p>	<p>Institute for Financial Literacy - Maine PH: 866-662-4932 or 207-879-0389 www.financiallit.org Internet & Telephone</p>
<p>Family Service Center of SC – Sumter, SC 31 E. Calhoun Street Sumter SC 29150 PH: 803-774-1413 www.fsconline.org http://www.fsconline.org In Person</p>	<p>Jane Jolley – Texas PH: 888-533-3423 Telephone Only</p>
<p>Family Service Center of SC – Orangeburg, SC 976 Middleton Street Suite 11 Orangeburg SC 29115 PH: 803-533-0394 www.fsconline.org In Person</p>	<p>Money Management International, Inc. - Texas PH: 866-745-2227 or 877-918-2227 www.moneymanagement.org Internet & Telephone</p>
<p>Family Services, Inc. – Charleston, SC 4925 Lacross Road Suite 215 N. Charleston, SC 29406 PH: 800-232-6489 or 843-744-1348 www.familyserviceschassc.com In Person</p>	<p>New York Learning Connections, LLC - NY PH: 800-948-9052 Telephone Only</p>
<p>Family Services, Inc. – Conway, SC 761 Century Drive Conway SC 29526 PH: 800-232-6489 www.familyserviceschassc.com In Person</p>	<p>Novadebt - New Jersey PH: 866-254-2660 www.novadebt.org Internet & Telephone</p>
<p>Financial Health Systems, LLC – Michigan PH: 800-974-5870 www.debtcourse.net Telephone</p>	<p>Optimal Response Group, Inc. PH: 608-770-8929 www.optimalresponse.com Internet & Telephone</p>
<p>Financial Strategies Mortgage, Inc. - Indiana PH: 877-252-6877 or 317-566-0425 www.bkcourse.com Internet & Telephone</p>	<p>Pacific Rim Institute for Development of Ed., Inc. - California PH: Phone: 800-845-7171 www.bkedcert.com Internet</p>
<p>Garden State Consumer Credit Coun. Inc. – New Jersey PH: 866-254-2660 or 732-409-6281 www.novadebt.org Internet & Telephone</p>	<p>Parkland College - Illinois PH: Phone: 271-351-2200 www.Parkland.edu Internet</p>

<p>Granite Lake Educational Resources - Washington PH: 866-366-0599 or 509-325-2511 www.backtogo.org Internet & Telephone</p>	<p>Priority One Credit Counseling PH: 866-451-4667 www.priorityoneccs.com Telephone</p>
<p>GreenPath, Inc. - Michigan PH: 800-630-6718 www.greenpathbk.com Internet & Telephone</p>	<p>Springboard Nonprofit Consumer Credit Management, Inc. - CA PH: 888-425-3453 www.bkhelp.org or www.credit.org Internet & Telephone</p>
<p>Hananwill Financial Education Services – Illinois PH: 866-544-5557 www.hananwill.com Internet & Telephone</p>	<p>Stand Sure Information Services, Inc. – New York PH: 877-750-0851 www.pfmcourse.com Internet</p>

<p>Start Fresh Instructional, LLC – Illinois PH: 877-525-2313 www.startfreshtodayinstructional.com Internet</p>	<p>Van Education Center – Colorado PH: 800-455-8348 www.adultedschool.com Internet</p>
<p>TCA Institute for Consumer Financial - Arizona PH: 520-621-1715 www.cals.arizona.edu/fcs/tcai Internet</p>	<p>Vintures, LLC - California PH: 877-305-3836 www.onlinebankruptcyschool.com Internet & Telephone</p>
<p>The Village Family Service Center – North Dakota PH: 800-450-4019 www.helpwithmoney.org Internet & Telephone</p>	<p>Your Money Matters Institute, LLC – Texas PH: 940-594-9051 www.yourmoneymattersinstitute.com Internet</p>