



Post Filing Bankruptcy Education

On October 17, 2005 the new Bankruptcy Abuse Prevention and Consumer Protection Act became law. The new law requires the consumer to attend a credit counseling session to discuss their financial situation and learn about alternatives to bankruptcy before filing for it. This is known as Pre-filing Counseling. The law also requires that a financial management course be completed before the debt can be discharged by the court to help avoid future debt issues. This is known as Post-filing Education

Trillium Family Solutions (TFS) has been approved through the United States Trustee for Region 9 to provide Post-filing Education: Debtor Personal Financial Management Instruction in the following judicial districts:

Ohio, Northern and Ohio, Southern

TFS will be teaching a curriculum provided through the American Center for Credit Education. This curriculum is titled **Money in Motion**. The goals from provision of this instruction are as follows:

- Participants will gain the skills they need to handle their finances responsibly
- Participants will gain the confidence they need to make wise financial decisions
- Participants will know what to do, should they experience financial distress.

The Money in Motion curriculum can be accessed through our website by clicking on the Money in Motion icon on the agency website www.trilliumfs.org
TFS has been approved to provide both classroom and online instruction.

Classroom Instruction:

- Participant contacts TFS 330-454-7066 or rseemann@trilliumfs.org Agency provides required disclosures
- Participants sign up with TFS and agency verifies the participant's identity by the participant showing the state or government issued picture ID. Participants provide proof of income for instruction fee determination. Participants pay for the class. **INCOME VERIFICATION - FEE SCALE** TFS enters participant's information into the database of Money in Motion. The participant's are provided a unique identifying number as well as information regarding class times, locations and Money in Motion workbook.
- Participant will attend a scheduled class and using Unique Identifying number for sign in.
- A pre-test will be taken either online or on paper prior to receiving instruction

- TFS has qualified – experienced instructors that will lead lecture and classroom discussion, using various methods of instruction with average class time length of 2 hours.
- Upon instruction completion the student will take a post- test online or by paper
- The participant will fill out an anonymous evaluation by paper or online in order to receive their certificate of completion.
- TFS will review the debtor participants test scores to determine if any follow up is needed. If the participant fails to achieve a passing score TFS will initiate a phone call to them. The purpose of the call is to review the material. In any event a certificate issue will occur within the 3 day time limit.
- TFS will go to the EOUST website, following the guidelines and provide the certificate to the student or their attorney to reflect compliance for bankruptcy discharge.
- TFS will use the comparison of the pre and post test scores to evaluate the effectiveness of the program in addition to the student evaluation.
- Spouses are treated as individual students for the entire process from disclosures to certificate.

Online Instruction

- The participant contacts TFS. The agency provides the required disclosures, Affidavit and income verification and fee scale document via website, fax or mail.
- The participant will return the signed affidavit, along with a copy of their state or government issued picture ID, proof of income and payment (if not waived). The affidavit must be signed by the students’ attorney. If the student does not have any attorney the student must have the affidavit Notary notarizes their signature. The participant can pay by money order or debit card.
- The agency will process the students information and the participant will be emailed a unique login and password for Money in Motion on the website www.trilliumfs.org
- Participants will login to the Money in Motion website using the provided password, verifying identification and completing the demographic survey and a pre instruction test. The system will record the test score. There is no pre-test answer review provided.
- Participants will be guided through the curriculum. They can choose to read the text or click on the audio version. Upon completion of a chapter the student will verify they have read and understand the chapter. The participant will be required to complete a chapter review quiz. The student can review the correct answers. The chapter quiz scores are not recorded.
- The online instruction provides the student interactive forms which can be printed for future use. Test can also be printed
- If the participant has questions they can email the questions through contact information provided on each page. A response will be emailed to them within 24 hours, excluding weekend and holidays.
- The participant can log in and out as often as they wish using their unique password. A timing mechanism has been built in to the software to track the

participants time spent in instruction. If the participant spends excessive time without activity the timer will reset to zero.

- At the conclusion of chapter 8 quiz, the participant's time is reviewed. If the participant has recorded at less than 115 minutes they will be referred to previous chapters for additional instruction 120 minutes is the minimum required time that must be achieved in order to take the post test and evaluation. The post test score will be recorded. The system will record the date and time and the total time spent when the participant submits the evaluation.
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The American Center for Credit Education wants you to understand their commitment to your personal privacy and the use of information received in connection with the Money in Motion Instruction. Any information that is linked to their site will be governed by the privacy policy of that site and any questions related to the sites use of information should be directed there. It is the intention of the American Center for Credit Education to partner with the most trusted sites on the Web to provide you with their services. If you have concerns regarding the sites linked from our website, please contact them directly. Each participant may access and print out for their records this privacy notice via the Money in Motion website link provided on our website www.trilliumfs.org. Participants attending the classroom instruction will be provided a printed copy of this notice.

Trillium Family Solutions looks forward to working with you for Post –Filing Education compliance. Please feel free to contact the agency if you have any questions or would like to register for classroom or online instruction.