

START

Credit Counseling Agency
Individual or Group **BRIEFING** Phone or Internet



Is your

Current Monthly Income

MORE than the

Median Income in the state



YES

NO

THE MEANS TEST

Reduce your

Current Monthly Income

By your

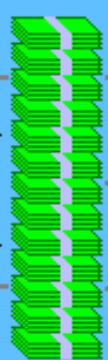
EXPENSES

Multiply the difference times 60

IS THIS AMOUNT



BETWEEN \$6,000 & 10,000



\$10,000 or MORE

MORE THAN 25% OF UNSECURED DEBT

25% OR LESS OF UNSECURED DEBT

\$6,000 or LESS

Your Choice

Chapter 7

36 to 60 Month Plan

Chapter 13

60 Month Plan

Financial Management Course



DISCHARGE

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