

DECAF

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Debt Education & Certification Foundation (DECAF) provides credit counseling certificates as required before filing for bankruptcy and Debtor Education courses to be completed after filing. These certificates will be emailed directly to you and/or your attorney.

To take the course via the Internet:

- Go to www.BKcert.com
- Click on “**Sign-up**”
Enter personal information and proceed to payment screen
 - Course 1: Before Filing (\$50 - Do not register spouse separately)
 - Course 2: After Filing (\$50 - Do not register spouse separately)
- Enter your attorney's e-mail address: _____
- Write down the username and password you create below for future reference.
- **Username:** _____
- **Password:** _____
- After completing the online portion, call:
 - **1-866-859-7323**
- **Let the counselor know you completed your course on Bkcert.com**
- Client Code: BTX90116

For Technical Support: Call 1-866-637-0651

DO NOT CONTACT ATTORNEY FOR TECHNICAL SUPPORT!

Once you have completed the course, you will be issued a Certificate of Completion.

This certificate will be emailed to you or your attorney's office to be filed.

The Credit Counseling Course is only valid as a pre-filing bankruptcy requirement for 180 days.