COMPREHENSIVE

NO COST TO YOU



Finally, **Financial** Freedom!



Online Resources and Information





Online Video Instruction By Experts

Finally Financial Freedom is an online, 10 lesson course (which includes many useful, printable materials) covering such topics as:

- Budgeting
- How to Spend and Save
- Smart Shopping
- Use of Credit
- Credit Reports and Credit Scores
- Identity Theft and Insurance
- Managing Money

And much more!

This course is offered FREE to Chapter 13 Debtors by your Trustee and the Debtor will receive a Certificate of Debtor Education under the following conditions:

- · You must obtain a Trustee Identifier Number from your Chapter 13 Trustee or from your attorney's office.
- · You must choose "Yes" for "Certificate needed?" and complete the entire course (all lessons and quizzes) if your goal is receipt of a Certificate of Debtor Education.
- Once you complete all coursework a Certificate of Debtor Education will be emailed to you within 3 business days and filed with your Bankruptcy Court within 15 days.

Any questions related to accessing Finally Financial Freedom or obtaining a Certificate of Debtor Education should be directed to the HELP menu at www.13class.com.

Start using *Finally Financial Freedom*:

- On your computer, in your browser, go to www.13class.com
- On the Home Page, you will navigate easily if you:
 - Check out *Steps 1*, 2, & 3
 - Check out Frequently Asked **Ouestions**
 - Check out Getting Started on the Main Menu
 - View the Video Tutorials
 - Review Course Requirements
 - Review Computer System Requirements
 - Check out the Help option on the Main Menu for email access to Technical Support or a Bankruptcy Educator
 - Read the Terms and Conditions on the Main Menu.



The Trustees' Education Network (TEN), an affiliate of the National Association of Chapter 13 Trustees, has created an online financial management course, available in English and Spanish, for the benefit and financial education of Chapter 13 Debtors.

This financial management course entitled *Finally Financial Freedom* is approved by the United States Trustee Program (a component of the Department of Justice).

The *Finally Financial Freedom* course satisfies a Debtor's legal requirement to participate in, and receive a *Certificate of Debtor Education* for financial management education in order to receive a discharge in the Debtor's bankruptcy case.



SAVE THIS BROCHURE!

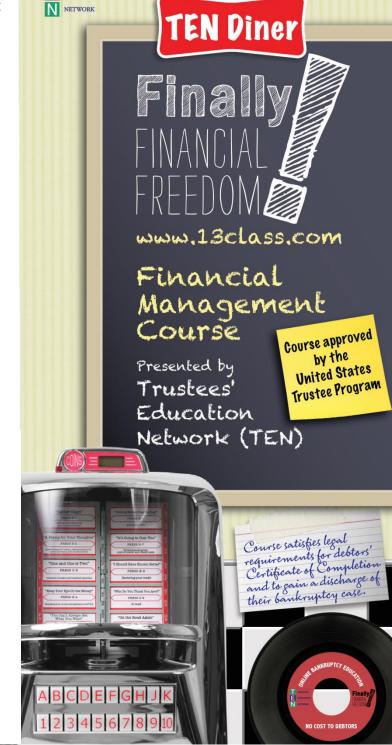
This brochure shows your trustee's identifier number which you'll need for course registration.

Your trustee's identifier number is:

TEN13015

In every success story, you'll find someone who made a courageous decision!

Good Luck on Your Journey!



TRUSTEES'

EDUCATION

