

# Understanding the Information Provided in the Listing of Approved Credit Counseling Agencies and Debtor Education Providers

Below is an example of what might appear if you were searching for an approved provider of credit counseling in the Northern District of Florida—filter first by state (“Florida”) and then by judicial district (“Northern District of Florida”)—along with an explanation of what the information in the listing means. A search for an approved debtor education provider would yield information in the same format.

Name	Contact Information	Delivery method		
\$500_Sample Credit Counseling Services	555 Main St. Suite 555 Fairfax, VA 22020 (703) 555-1111 www.sample.org	Internet	www.sample.org	English, Spanish
		Telephone	(703) 555-1111	English, Spanish
		In Person	555 Main St. Suite 555 Fairfax, VA 22020 (703) 555-1111	English, Spanish

Most agencies are approved to provide bankruptcy credit counseling or debtor education services in multiple districts in multiple states.

The “Contact Information” address is simply the physical location of the agency’s office.

If you have selected your state and judicial district and a provider with an address outside of your city/state is shown, you do not need to be concerned (except possibly if you are seeking to do your counseling/education in-person and that is the providers only physical location; but see box to the right).

Bankruptcy credit counseling and debtor education can be delivered in one of three ways:

- Internet
- Telephone
- In Person

In this example, the provider offers all three delivery methods. For many providers, however, you may only see one or two of the methods listed.

Once you have decided how you want to take your counseling/education, you can find how to obtain the service to the right of that method.

In this example, if you selected “telephone” as your delivery method, you would call 703-555-1111.

This column shows the languages available for each delivery method.

In this example, the agency can provide credit counseling in English or Spanish, regardless of whether you elect to do it online, by telephone, or in person.

If you are looking for a specific language in your state/judicial district, you can indicate that in your initial search on the credit counseling or debtor education Web pages (first select “State,” then “Judicial District,” and then you will see options for languages that are available).