Financial Education Courses Related To Bankruptcy Filing Offered Online

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26-DECEMBER-2015 ? Bankruptcy Pre Discharge Course helps debtors to study the requirements which must be completed prior to bankruptcy discharge with new online courses. The coursework is available online 24/7 and covers a wide range of financial and debt topics.

Bankruptcy Pre Discharge Course reminds those individuals who have appealed for a bankruptcy filing that certain rules and regulations must be followed in order to complete the bankruptcy process, and are offering the courses online so that they are easy to access and complete. A minimal cost is involved for each bankruptcy course. About two hours are required to complete the material, and a quiz is presented in order to ensure that the key principles of money management are understood.

The debtor education course covers topics such as setting short and long term financial objectives, understanding a credit report and techniques for obtaining or re-establishing credit. Consumers are taught to manage debts, as well as to develop and follow a budget. The importance of identity theft prevention is another topic for discussion.

In order to be careful with finances, the person who wants to turn around their financial approach will complete studies on understanding and using credit. Money management techniques such as the calculation of gross and net monthly income, proper financial record keeping and determining monthly expenses are all included in the course material. Avoidance of predatory lending practices is a protective technique which should be mastered.

Using wise shopping tips and distinguishing between wants and needs are useful to improve the ability to save for periodic emergencies, goals, and expenses. Consumers learn to identify signs of unmanageable debts, as well as other alternatives to the use of credit.

A comprehensive course is available only to individuals who have filed for bankruptcy. The entire Bankruptcy Pre-Discharge Course addresses financial literacy issues and provides necessary tools to prevent the type of

financial problems which have created the environment leading up to filing for bankruptcy.

The website makes credit counselors available through chat sessions to assist with answering student questions. Once the coursework is completed, the student will be issued a certificate of completion.

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