

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

**APPROVED CREDIT COUNSELING COURSES – 11 USC § 111  
REVISED 8/31/25**

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| <b>\$0\$ BK Class, Inc.</b> |
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2711 E. Melrose St.  
Gilbert, AZ 85297

Phone: 877-376-7122  
Web address: [www.myonlinebankruptcyclclass.com](http://www.myonlinebankruptcyclclass.com)

Languages: English & Spanish  
Available Courses: Internet

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| <b>001 Debtorecc, Inc.</b> |
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378 Summit Ave.  
Jersey City, NJ 07306

Phone: 800-610-3920  
Web address: [www.debtorecc.org](http://www.debtorecc.org)  
Email: [support@debtorecc.org](mailto:support@debtorecc.org)

Languages: English and Spanish  
Available Courses: Internet

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| <b>Access Counseling, Inc.</b> |
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663 W. 5<sup>th</sup> Street  
Suite 26001  
Riverside, CA 92507

Phone: 800-205-9297  
Web address: [www.accesscounselinginc.org](http://www.accesscounselinginc.org)  
Email: [info@accesscounselinginc.org](mailto:info@accesscounselinginc.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Abacus Credit Counseling</b> |
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17337 Ventura Blvd.  
Suite 205  
Encino, CA 91316

Phone: 800-516-3834  
Web address: [www.abacuscc.org](http://www.abacuscc.org)  
Email: [customerservice@abacuscc.org](mailto:customerservice@abacuscc.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Allen Credit and Debt Counseling Agency</b> |
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800 Dakota Ave N.  
Huron, SD 57350

Phone: 888-415-8173  
Web address: [www.acdcas.com](http://www.acdcas.com)  
Email: [glennj@acdcas.com](mailto:glennj@acdcas.com)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>American Consumer Credit Counseling, Inc.</b> |
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130 Rumford Avenue  
Suite 202  
Auburndale, MA 02466

Phone: 800-769-3571  
Fax: 617-244-1116  
Web address: [www.consumercredit.com](http://www.consumercredit.com)  
Email: [info@consumercredit.com](mailto:info@consumercredit.com)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Biblical Financial Concepts dba: Stand Sure Counseling Services Inc.</b> |
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406 5<sup>th</sup> Street North  
Suite 1  
Oneonta, AL 35121

Phone: 877-240-1398  
Web address: [www.standsurecs.org](http://www.standsurecs.org)  
Email: [info@standsurecs.org](mailto:info@standsurecs.org)

Languages: English  
Available Courses: Telephone & Internet

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| <b>Black Hills Children's Ranch, Inc.</b> |
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1644 Concourse Drive  
Rapid City, SD 57703

Toll Free: 800-888-1596  
Phone: 605-348-1608  
Web address: [www.pioneercredit.com](http://www.pioneercredit.com)  
Email: [toddo@pioneercredit.com](mailto:toddo@pioneercredit.com)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Butterfly Financial Education, Inc.</b> |
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P.O. Box 6688  
Ocean Isle Beach, NC 28469

Toll Free: 844-289-2701  
Web address: [www.butterflyfe.com](http://www.butterflyfe.com)  
Email: [customerservice@butterflyfe.com](mailto:customerservice@butterflyfe.com)

Languages: English  
Available Courses: Telephone & Internet

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| <b>CC Advising, Inc.</b> |
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721 Washington Ave.  
Suite 305  
Bay City, MI 48708-5724

Phone: 855-980-6690  
Web address: [www.ccadvising.com](http://www.ccadvising.com)  
Email: [support@ccadvising.com](mailto:support@ccadvising.com)

Languages: English & Spanish  
Available Courses: Internet

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| <b>Credit Advisors Foundation</b> |
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1818 South 72<sup>nd</sup> Street  
Omaha, NE 68124

Toll Free: 866-966-7662  
Web address: [www.creditadvisors.org](http://www.creditadvisors.org)  
Email: [shohman@creditadvisors.org](mailto:shohman@creditadvisors.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Credit Card Management Services dba: Debthelper.com</b> |
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1325 N Congress Ave #201  
West Palm Beach, FL 33401

Phone: 800-920-2262  
Web address: [www.debthelper.com](http://www.debthelper.com)  
Email: [counseling@debthelper.com](mailto:counseling@debthelper.com)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Cricket Debt Counseling, Inc.</b> |
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10121 SE Sunnyside Rd.  
Suite 300  
Clackamas, OR 97015

Phone: 866-719-0400  
Web address: [www.cricketdebt.com](http://www.cricketdebt.com)  
Email: [info@cricketdebt.com](mailto:info@cricketdebt.com)

Languages: English & Spanish  
Available Courses: Internet

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| <b>DECAF Debt Education and Certification Foundation</b> |
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112 Goliad Street  
Benbrook, TX 76126

Phone: 866-859-7323  
Web address: [www.BKcert.com](http://www.BKcert.com)  
Email: [mallen@debt-foundation.org](mailto:mallen@debt-foundation.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Garden State Consumer Credit Counseling Organization dba: Navicore Solutions</b> |
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200 US Highway 9  
Manalapan, NJ 07726

Phone: 800-992-4557  
Web address: [www.navicoresolutions.org](http://www.navicoresolutions.org)  
Email: [clientservices@navicoresolutions.org](mailto:clientservices@navicoresolutions.org)

Languages: English & Spanish  
Available Courses: Internet

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| <b>GreenPath, Inc. dba: GreenPath Debt Solutions</b> |
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36500 Corporate Drive  
Farmington Hills, MI 48331

Toll Free: 855-948-1974  
Web address: [www.greenpath.org](http://www.greenpath.org)  
Email: [customercare@greenpath.com](mailto:customercare@greenpath.com)

Languages: English & Spanish  
Available Courses: Telephone

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| <b>In Charge Debt Solutions, Inc.</b> |
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5750 Major Blvd. Suite 300  
Orlando, FL 32819

Phone: 866-729-0049  
Web address: [www.personalfinanceeducation.com](http://www.personalfinanceeducation.com)  
Email: [bankruptcy@incharge.org](mailto:bankruptcy@incharge.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Money Management International, Inc. (MMI)</b> |
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14141 Southwest Freeway  
Suite 1000  
Sugar Land, TX 77478

Phone: 866-889-9347  
Web address: [www.moneymanagement.org](http://www.moneymanagement.org)  
Email: [info@moneymanagement.org](mailto:info@moneymanagement.org)

Languages: English & Spanish  
Available Courses: Internet

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| <b>Springboard Nonprofit Consumer Credit Management, Inc. dba: Springboard Solutions, Inc.</b> |
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1825 Chicago Ave  
Suite 240  
Riverside, CA 92507

Phone: 800-431-8157  
Web address: [www.bkhhelp.org](http://www.bkhhelp.org), [www.credit.org](http://www.credit.org),  
[www.deuda.org](http://www.deuda.org)  
Email: [info@credit.org](mailto:info@credit.org)

Languages: English & Spanish  
Available Courses: Telephone & Internet

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| <b>Urgent Credit Counseling, Inc.</b> |
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219 SW Harvey Milk Street  
Suite 200  
Portland, OR 97204

Phone: 866-233-1940  
Web address: [www.urgentco.com](http://www.urgentco.com)  
Email: [info@urgentco.com](mailto:info@urgentco.com)

Languages: English & Spanish  
Available Courses: Internet