

Counseling In Motion, BK Edition

As the bankruptcy counseling and education industry matures, several trends have emerged that are likely to be permanent. One major trend is that consumers who need bankruptcy counseling and education prefer anonymity. *Counseling in Motion, BK Edition* (CIMBK) is an online platform designed to permit clients to complete the counseling process from privacy of their homes.

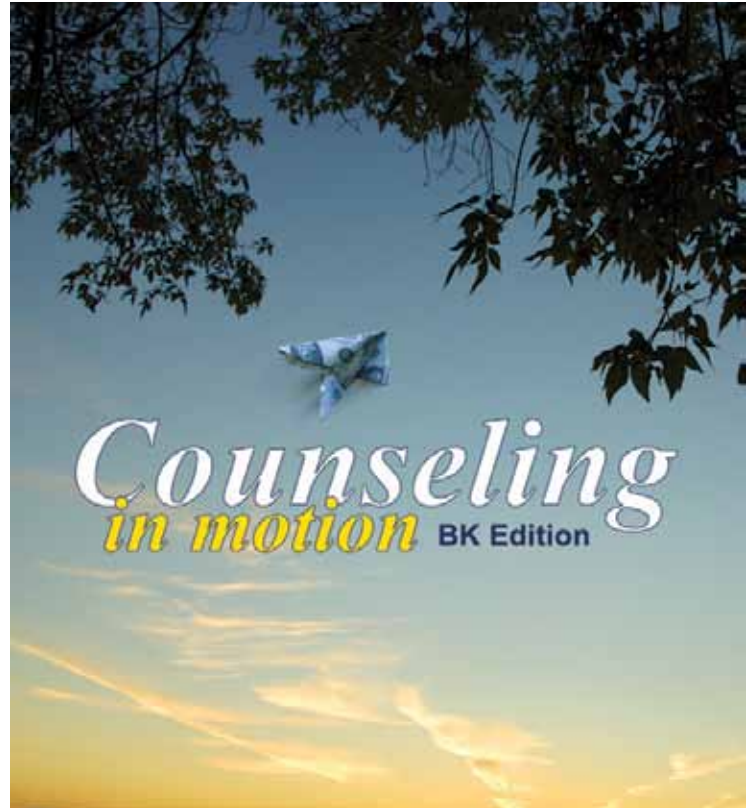
By using CIMBK, your staff can process and complete pre-file counseling sessions in a fraction of the time necessary to provide services in person or by phone. CIMBK still allows your agency to give clients one-on-one service from counselors that the EOUST requires.

CIMBK is the counseling platform of choice for several EOUST-approved bankruptcy counseling providers. The course covers the following topics:

- What you need to know about bankruptcy
- What is bankruptcy?
- An overview of the bankruptcy process
- Terms you'll need to know when you file bankruptcy
- The most common types of bankruptcies
- Means test: What is it and why do you need one?
- Documents you'll need to provide if you file bankruptcy
- What debts can be discharged in bankruptcy?
- Listing your assets in bankruptcy
- Frequently asked questions about bankruptcy
- What effect does bankruptcy have on your credit?
- Will you be able to get credit after bankruptcy?
- What caused you to consider bankruptcy?

From there, clients will be guided step-by-step through the process of budgeting and listing all income. Clients will also be guided through the process of listing their assets and creditors.

CIMBK includes information on practical changes clients can apply to their lifestyles that will enable them to live well, but spend less money. This section is followed by a list of options that may be available to clients to help them resolve their financial problems, and the pros and cons of each option. After all of the client's information has been gathered, the final page provides the client information about what he or she can expect in the rest of the counseling process.



Counselor interaction

After your clients have been educated about the bankruptcy process and have gathered and entered their financial information, your counselor is notified that the clients' budget is ready for review. A well-organized financial picture of each client is presented to your counselor, along with "best time to call" contact information for the convenience of clients and counselors.

By using the *Counseling in Motion, BK Edition* program, your counselors have a quick method for responding to clients with a personalized action plan and a proposed budget. A final phone call, live chat or e-mail from your counselor to the client will complete the EOUST requirements. A complete personal financial picture, counselor responses and notes for each client will be housed in the CIMBK database

CIMBK also communicates seamlessly with ACCE's *Money in Motion* pre-discharge education program. Once a client is registered in the CIMBK system, that client can be transferred effortlessly to MIM system for bankruptcy education, which is part two of the bankruptcy process. ***To learn more about how you can offer Counseling in Motion, BK Edition, contact ACCE at acce@acce-online.com.***