



96 Oak Creek Dr. Clayton, NC 27520  
Phone (Toll Free) 1-844-289-2701 Fax 919-741-5869

This worksheet is the first step in completing Butterfly's credit counseling session. Please note after completing this worksheet e-mail the completed form to: [jswope@butterflyfe.com](mailto:jswope@butterflyfe.com). You will need to include an e-mail address or fax number to receive your counseling session results including a full budget analysis. To submit by mail send the completed form and a return address to the above address. To submit by phone call 1-844-289-2701 and a representative will take your information. If you have questions or wish to review the analysis with a certified credit counselor, you may call the toll free number above to schedule an appointment. If you are filing bankruptcy with a spouse, both of you must be involved in completing the requested information and reading the counseling session results that will be supplied.

This session is required only if the consumer is planning on seeking a certification pursuant to and in compliance with Section 109(h) of the US Bankruptcy code.

### **Timing**

A Credit Counseling session is needed within 180 days of filing for Bankruptcy. Your certificate will be time stamped for the time and date you have completed the credit counseling session by internet or phone. If you e-mail a submission form your session will be completed at the time and date that the results are e-mailed to you.

### **Privacy policy**

Information collected by Butterfly Financial Education, Inc. is treated as confidential. No personally identifiable information will be released to any outside person or to any company unless required by law or expressly authorized by you or your attorney. Butterfly will never share information with any creditor, collection agent, or credit reporting agency. Butterfly reserves the right to collect non identifiable statistical information. Butterfly will not sell, rent, loan, lease or trade any information obtained from a consumer or their attorney. Butterfly may share information regarding your account with the Bankruptcy Administrators and your appointed attorney upon request.

### **Credit Reporting Agencies**

Butterfly does not report any activity to credit reporting agencies, therefore the participation in this credit counseling session will not impact your credit report.

### **Legal Advice**

This counseling session is meant to give you information and not meant to give you legal advice or advise you to take a specific course of action. Your specific financial situation is personal and the financial plan you follow should be one of your own choosing. Please also note that the analysis, the type of information presented and any conclusions drawn are totally dependent upon the accuracy and completeness of the information you provide. Information presented here is meant to be general and any conclusion presented is merely the opinion of Butterfly's staff.

### **Counselor Qualifications**

All counselors on staff are educated, caring professionals and are certified as Financial Health Counselors or equivalent.

### **Fee Waiver Policy**

If you feel that you do not have the ability to pay for the session please e-mail your request along with a copy of any official document that shows income for each adult in the household (pay stubs, social security statement, etc.) regardless of whether they are filing, the number of people in your household, and your name and phone number to [customerservice@butterflyfe.com](mailto:customerservice@butterflyfe.com). Butterfly will waive fees for families that are 150% of federal poverty guidelines or less.

### **Cost Of A Credit Counseling Session**

Butterfly charges \$25 per session for a single person or joint sessions for couples that are living in the same household. In joint sessions, both individuals must participate in the process.

### **Joint Sessions**

A joint session can be done for any couple who is living in the same household. If a couple is separated and running two separate households then two separate sessions are required. Do not use the same form for two separate sessions.

### **Steps to Complete the Session by Mail, Phone or E-mail**

**1. Register Online or by Phone-** Register at [www.butterflyfe.com](http://www.butterflyfe.com) or call 1-844-289-2701. You will be asked to supply information about yourself and you will receive a Counseling ID Number that you can use to complete your Credit Counseling session. You will also be able to pay for the session or supply an attorney code at this time. Some Attorneys have agreed to collect the fee from their clients and then forward the payments to Butterfly as a convenience. There are no referral fees. Butterfly charges \$25 per session for single person or joint sessions for couples that are living in the same household. In joint sessions, both individuals must participate in the process.

**2. Complete the Financial Information Form-** This form gathers all the financial information Butterfly will need from you regarding your financial situation, income, expenses and debt in order to give you a detailed custom report including a personalized budget analysis and information on financial alternatives to help you form an action plan.

**3. Send the completed Financial Information Form by mail, phone or e-mail-** E-mail the form by saving the form to your computer and e-mail it as an attachment to [jswope@butterflyfe.com](mailto:jswope@butterflyfe.com). To submit by phone call 1-844-289-2701 and a representative will take your information. Please complete the Information Form before you call for your session. To submit by mail send the completed form and a return address to Butterfly Financial Education, Inc. 96 Oak Creek Dr. Clayton, NC 27520. If you are sending by e-mail or mail please do not send an incomplete form.

You are welcome to call us with any questions you may have along the way during our office hours. Office hours are Monday through Friday from 9 AM to 6 PM Eastern Standard Time.

Once we have received your information by e-mail, mail or phone we will generate your custom report (budget analysis and financial alternative information) and send it to you. If an attorney code is supplied, your certificate will be available for your attorney in our system. If you pay us directly, we will send you the Certificate of Completion. If you would like your attorney to also get a copy of your Certificate of Completion please include their e-mail when you register. Your Certificate of Completion will be generated on the same date as your custom report is sent to you. Be aware that you will receive the report with your Certificate of Completion no later than one business day after your Financial Information Form is submitted. Please have the certificate in hand **before** filing for Bankruptcy, it is important not to assume we have received your Financial Information Form or that we could process it as received. Once you have the Credit Counseling Completion Certificate in hand, you can proceed as you wish in regards to filing a bankruptcy.

Please proceed with the knowledge that Butterfly Financial Education will not give you any legal advice or be responsible for the consequences of any of your financial decisions.

## Client Information

Please fill in or use the drop down menus on all the following questions.

First Name		Last Name		Date of Birth (MM-DD-YYYY)		-		-	
Last 4 Digits of SSN		Gender		Phone Number					
E-mail				Have you decided to file for bankruptcy?					
How many people are in your household?				How many children are in your household?					
County			State		What is your filing district?				

Spouse First Name		Spouse Last Name		Spouse Date of Birth		-		-	
Spouse Last 4 Digits of SSN		Spouse Gender		Are you filing for bankruptcy with your spouse?					

Counseling ID Number		Attorney Name	
Attorney Code		Attorney Email	

Are you and/or your spouse currently employed?		Do you pay a mortgage or rent?	
Are you behind on your mortgage?		Are you currently in foreclosure?	
Do you have a second home or property?		Are you planning to give up your property?	
Have you and/or your spouse recently experienced a job loss?		Are you behind in your credit card debt?	
Do you have a vehicle payment?		Are you behind on a car payment?	
Are any collection agencies calling you?		Have you taken any pay-day loans?	
Do you have any money saved for emergencies?		Has one of your vehicles been recently repossessed?	
Are you in default status on a federal student loan?		Do you currently have any legal judgments against you?	
Is the IRS or State tax collector taking action or threatening to take action against you?		Are you currently having your wages garnished for any reason other than child support?	

<p style="text-align: center;"><b>Does this situation pertain to you? I have no income other than social security, disability or public assistance and own no property such as house or money in a bank account. My situation will not change or improve in the future.</b></p>	<input style="width: 100%; height: 100%;" type="checkbox"/>
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<p>Please choose which factor you feel best describes the root cause of your financial condition from the drop down menu below.</p>
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### Payroll Income

Fill in income for each job you and your spouse work. Include your spouse's income even if they are not seeking a certificate.

Please note:

1. List each job separately. Do not list jobs more than once.
2. **Job description** is only requested so that you can identify the job.
3. **Frequency of paycheck** refers to how often you get paid (weekly, biweekly, monthly or twice per month.)
4. **Net Income Per Check** is the amount of money you receive after taxes and other deductions for each pay period. (Per check not per month)

Job Description	Frequency of Paycheck	Net Income Per Check	Monthly Income

### Other Income

Please list any other income sources for either you or your spouse here.

Some examples of other income sources would be Social Security income, disability, bonuses, tips, Veterans Administration benefits, unemployment benefits, support payments, rental income, food stamps, and business net income. This can include any monies received on a regular basis. Please list Net Income (money received after taxes and deductions).

Income	Frequency of Paycheck	Net Income Per Check	Monthly Income

### Mortgage For Your Home

Please list any mortgages or home equity loans for your primary residence here.

Are You Keeping This Property?	Total Owed	Terms	Monthly Payment

### Mortgage For Another Property

Please list any mortgages for rental properties, vacation or second homes.

Are You Keeping This Property?	Total Owed	Terms	Monthly Payment

### Vehicle Loans or Leasing

Please list all payments for vehicle loans and leases.

Vehicle Description	Total Owed	Are You Keeping This item?	Monthly Amount

### Repossessed Vehicles

Please list any debt for vehicles that have been repossessed.

Vehicle Description	Total Owed	Monthly Amount

### Secured Loans

Secured loans used to finance the purchase of such items as campers, boats, and furniture. Only list secured loans here.

Secured Loan Description	Are You Keeping This Item?	Total Owed	Monthly Payment

### Student Loans

Student Loan Description	Total Owed	Monthly Payment

## Living Expenses

Please list living expenses below choosing weekly, monthly, quarterly or yearly. If you are submitting by fax the monthly amounts will be calculated by the counselor.

### Housing Expenses

Description	Frequency	Amount	Total Monthly
Home Owner's Assoc. Dues	<input type="text"/>		
Lot Fees	<input type="text"/>		
Home Improvements and Maintenance	<input type="text"/>		
Real Estate Taxes (If not included in Mortgage)	<input type="text"/>		
Home Owners Insurance (not included in mortgage)	<input type="text"/>		
Rent	<input type="text"/>		
Renters Insurance	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

### Savings

Description	Frequency	Amount	Total Monthly
Money Set Aside For Savings	<input type="text"/>		
Investments (Not payroll deducted)	<input type="text"/>		
Emergency Fund	<input type="text"/>		
Life Insurance (not payroll deducted)	<input type="text"/>		
	<input type="text"/>		

### Medical and Health Expenses

Description	Frequency	Amount	Total Monthly
Health Insurance Not Payroll Deducted	<input type="text"/>		
Other Insurance Not Payroll Deducted	<input type="text"/>		
Out of Pocket Medical and Prescription	<input type="text"/>		
Health Club or Gym Payments	<input type="text"/>		
	<input type="text"/>		

### Food and Toiletries Expenses

Description	Frequency	Amount	Total Monthly
Food, Grocery, and Personal Items	<input type="text"/>		
Work and School Lunches	<input type="text"/>		
Dining Out, Take Out	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

### Clothing Expenses

Description	Frequency	Amount	Total Monthly
Clothing Expenses (Shoes, Clothing, etc.)	<input type="text"/>		
Laundry and Dry Cleaning (out of home)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

### Utilities

Description	Frequency	Amount	Total Monthly
Electricity	<input type="text"/>		
Heating Fuel	<input type="text"/>		
Water and/or Sewer	<input type="text"/>		
Telephone	<input type="text"/>		
Cellular Telephone	<input type="text"/>		
Internet Provider	<input type="text"/>		
Cable/Satellite	<input type="text"/>		
Garbage Pickup	<input type="text"/>		
	<input type="text"/>		





**Office Use Only**

**Total Monthly Living Expenses**

<b>Mortgage and Housing</b>		<b>Medical and Health</b>	
<b>Vehicle and Transportation</b>		<b>Food and Toiletries</b>	
<b>Savings</b>		<b>Utilities</b>	
<b>Entertainment</b>		<b>Miscellaneous</b>	
<b>Clothing</b>			

**Total Monthly Unsecured Debt**

<b>Personal Loans and Misc Debt</b>		<b>Vehicle Repossession</b>	
<b>Credit Cards</b>		<b>Judgments</b>	
<b>Medical Bills</b>		<b>Back Taxes</b>	

<b>Total Monthly Living Expenses</b>	
<b>Total Monthly Unsecured Debt</b>	
<b>Total Monthly Living Expenses and Debt</b>	

<b>Total Monthly Income</b>	
<b>Total Other Income</b>	
<b>Income Minus Living Expenses</b>	
<b>Income Minus Living Expenses and Unsecured Debt</b>	

1.		5.		9.		13.		17.	
2.		6.		10.		14.		18.	
3.		7.		11.		15.		19.	
4.		8.		12.		16.		20.	
A.		B.		C.		R.		21.	