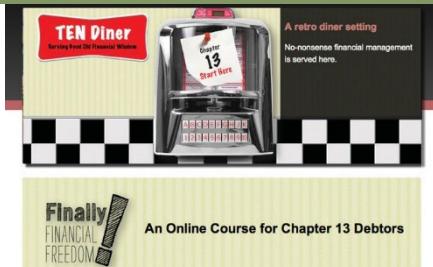


COURSE

CONDITIONS

CONVENIENT

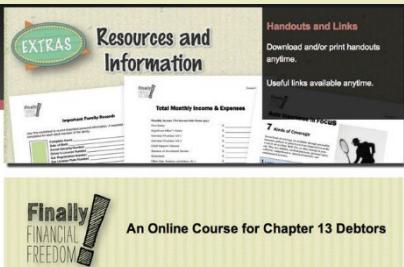


Finally, Financial Freedom!

Finally Financial Freedom is a 10-lesson course offered **FREE** to Debtors by your Chapter 13 Trustee. It includes many useful, printable materials covering such topics as:

- Budgeting
- How to Spend and Save
- Smart Shopping
- Use of Credit
- Credit Reports and Credit Scores
- Identity Theft and Insurance
- Managing Money, and more!

COMPREHENSIVE



Online Resources and Information

To receive a *Certificate of Debtor Education*:

You will need to know and provide:

- Your 7-digit Chapter 13 Bankruptcy Case Number, one dash and no letters. (YY-XXXXX.)
- The last 4-digits of your Social Security Number.
- Your valid email address.
- Your phone number.

• If filing jointly with spouse, each Debtor must create an account with a different email address, and take the course individually. (You can use the same computer but not at the same time.)

• Once all coursework is completed, a *Certificate of Debtor Education* will be emailed within 3 business days to your email address, and will be filed with your Bankruptcy Court.

NO COST TO YOU



Finally Financial Freedom!

An Online Course for Chapter 13 Debtors

Online Video Instruction By Experts

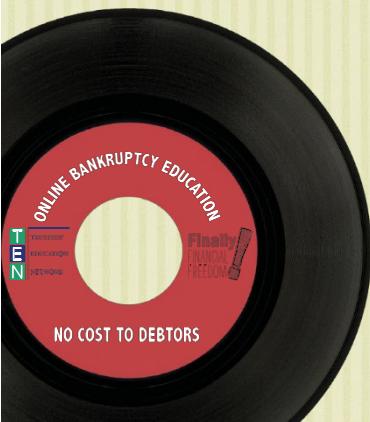
GETTING STARTED

- Go to 13class.com
- On the Home Page, **click on these items and read the instructions to understand how to begin:**
 - Create Your Account. This is done only once.
 - The Device You Will Use.
 - Log in and Enroll in the course.
- If you need help:
 - Read and follow all instructions. They are always in front of you. Take your time.
 - Refer to FAQ-Frequently Asked Questions in **Help** in the Main Menu.
 - Use the **TechSupport** button on the homepage or **Contact Us** in the Main Menu.
 - Leave a message for Technical Support



The Trustees' Education Network (TEN), an affiliate of the National Association of Chapter 13 Trustees, has created an online financial management course, *Finally Financial Freedom*, for the benefit and financial education of Chapter 13 Debtors.

Finally Financial Freedom is offered free of charge to Debtors by approved Chapter 13 Trustees and is available in English or Spanish. This course satisfies Debtor's requirement to complete a financial management course in order to receive a discharge in Debtor's bankruptcy case.



Actual 2025 Reviews from Debtors

"Thank you for this enlightening and meaningful course. I thoroughly enjoyed it."

"Good material. Relevant. My time was well spent."

"I really enjoyed this course. It was very well thought out and very well put together."

"What I expected was a dry, monotonous, repetitive class. Not at all. Couldn't believe how easy it was to stay focused on each lesson."

"The course is very user friendly and has plenty of tools to utilize for a better financial future."

"This should be taught in every high school in the country."

"The lessons were well-prepared and kept my attention. I've learned so much about so many topics."

"Thanks, it was a great course with lots of useful information."

"I absolutely loved this course. I learned a lot. Kudos to whoever designed this course."

In every success story, you'll find someone who made a courageous decision!



TEN Diner

Finally!
FINANCIAL
FREEDOM!

www.13class.com

Financial
Management
Course

Course approved
by the
United States
Trustee Program

Presented by
Trustees'
Education
Network (TEN)



Course satisfies legal
requirements for debtors'
Certificate of Completion
and to gain a discharge of
their bankruptcy case.

