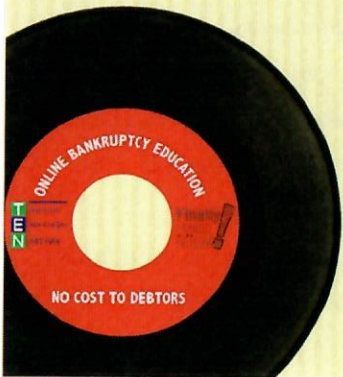


The Trustees' Education Network (TEN), an affiliate of the National Association of Chapter 13 Trustees, has created an online financial management course, available in English and Spanish, for the benefit and financial education of Chapter 13 Debtors.

This financial management course entitled *Finally Financial Freedom* is approved by the United States Trustee Program (a component of the Department of Justice).

The *Finally Financial Freedom* course satisfies a Debtor's legal requirement to participate in, and receive a *Certificate of Debtor Education* for financial management education in order to receive a discharge in the Debtor's bankruptcy case.



SAVE THIS BROCHURE!

This brochure shows your trustee's identifier number which you'll need for course registration.

Your trustee's identifier number is:

T E N 1 3 0 4 5

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

Good Luck on Your Journey!



www.13class.com



Finally!
FINANCIAL
FREEDOM

www.13class.com

**Financial
Management
Course**

Presented by
Trustees'
Education
Network (TEN)

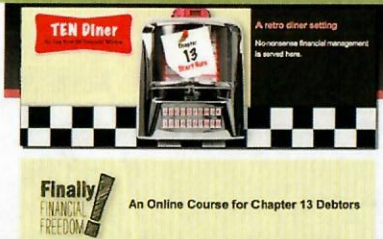
Course approved
by the
United States
Trustee Program



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

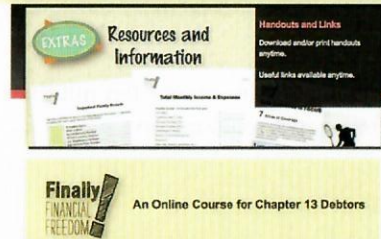


CONVENIENT



Finally,
Financial
Freedom!

COMPREHENSIVE



Online
Resources
and
Information

NO COST TO YOU



Online
Video
Instruction
By Experts

COURSE

Finally Financial Freedom is an online, 10 lesson course (which 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 much more!

CONDITIONS

This course is offered FREE to Chapter 13 Debtors by your Trustee and the Debtor will receive a *Certificate of Debtor Education* under the following conditions:

- You must obtain a Trustee Identifier Number from your Chapter 13 Trustee or from your attorney's office.
- You must choose "Yes" for "Certificate needed?" and complete the entire course (all lessons and quizzes) if your goal is receipt of a *Certificate of Debtor Education*.
- Once you complete all coursework a *Certificate of Debtor Education* will be emailed to you within 3 business days and filed with your Bankruptcy Court within 15 days.

Any questions related to accessing *Finally Financial Freedom* or obtaining a Certificate of Debtor Education should be directed to the *HELP* menu at www.13class.com.

GETTING STARTED

Start using *Finally Financial Freedom*:

- On your computer, in your browser, go to www.13class.com
- On the Home Page, you will navigate easily if you:
 - Check out *Steps 1, 2, & 3*
 - Check out *Frequently Asked Questions*
 - Check out *Getting Started* on the Main Menu
 - View the *Video Tutorials*
 - Review *Course Requirements*
 - Review *Computer System Requirements*
 - Check out the *Help* option on the Main Menu for email access to Technical Support or a Bankruptcy Educator
 - Read the *Terms and Conditions* on the Main Menu.