

# DebtHelper.com

## Credit Card Management Services, Inc.

### SCHEDULE OF CLASSES:

PRE-REGISTRATION IS REQUIRED FOR ALL CLASSES

#### **IN PERSON**

DAILY CLASSES ARE AVAILABLE: PLEASE CALL TO MAKE AN APPOINTMENT **800-920-2262**  
HOURS: M-F 9:00 AM – 9:00 PM SAT BY APPT ONLY (EXCLUDING HOLIDAYS)

**LOCATION:** CREDIT CARD MANAGEMENT SERVICES,  
4611 OKEECHOBEE BLVD STE. 114, WEST PALM BEACH, FL 33417; TELEPHONE 561-472-8000  
ON THE NORTHWEST CORNER OF OKEECHOBEE AND MILITARY TRAIL IN THE EMPORIUM PLAZA (NEAR TUESDAY MORNING)  
~BANKRUPTCY CLASSES ARE SCHEDULED ON THE SECOND SATURDAY OF EVERY MONTH~

#### **TELEPHONE**

DAILY CLASSES ARE AVAILABLE: PLEASE CALL TO MAKE AN APPOINTMENT **800-920-2262**  
HOURS: M-F 9:00 AM – 9:00 PM; SAT BY APPT ONLY (EXCLUDING HOLIDAYS)

#### **TELEPHONE/INTERNET CLASSES**

DAILY CLASSES ARE AVAILABLE: TO MAKE AN APPOINTMENT CALL **800-920-2262**  
OR VISIT US ONLINE AT [WWW.BKHELPER.COM](http://WWW.BKHELPER.COM)

### \*\*\*NEEDS BASED FEE SCHEDULE FOR BANKRUPTCY

IF YOUR ATTORNEY IS FILING WITHOUT CHARGE (PRO BONO) OR THE COURTS HAVE WAIVED YOUR FILING FEE: NO FEES CHARGED\*  
PERSONS WITH ON DISABILITY INCOME, RELYING ON SOCIAL SECURITY INCOME, POVERTY LEVEL OR BELOW \$ 35.00 ALL OTHERS \$ 50.00

#### **2008 HHS Poverty Guidelines**

<b>Persons in Family or Household</b>	<b>48 Contiguous States and D.C.</b>	<b>Alaska</b>	<b>Hawaii</b>
1	\$10,400	\$13,000	\$11,960
2	14,000	17,500	16,100
3	17,600	22,000	20,240
4	21,200	26,500	24,380
5	24,800	31,000	28,520
6	28,400	35,500	32,660
7	32,000	40,000	36,800
8	35,600	44,500	40,940
For each additional person, add	3,600	4,500	4,140

\*WRITTEN VERIFICATION MUST BE PROVIDED IN ORDER FOR FEES TO BE WAIVED OR REDUCED.

**(HINT: USE THE SAME INCOME VERIFICATION YOU WILL OR HAVE SUPPLIED TO THE COURTS)**  
I/We have read and understand all the disclosures made above.

\_\_\_\_\_  
Applicant's Signature & Date

\_\_\_\_\_  
If Co-Applicant's Signature & Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name