

Debtor Education Program Disclosure Form

University of Delaware Cooperative Extension Debtor Education program is provided to all individuals regardless of ability to pay. A course fee of \$40 will be assessed to offset expenses of the program. Scholarships will be made available to those unable to pay this fee. If the student is receiving legal services pro-bono or if their sole source of income is disability, the fee may be waived by providing proof and contacting the instructor. Method of payment will be a check made out to University of Delaware.

To apply for a scholarship, the student should contact the instructor. A letter of need from your lawyer or Bankruptcy trustee will be used to determine eligibility for scholarship.

All programs are provided by trained Cooperative Extension personnel who have expertise and training in personal financial management education and a Master's Degree from an accredited University.

Classes will be held once per month in various locations and times throughout the state. Contact the following instructor for more information:

Maria Pippidis	New Castle County	302-831-1239
http://ag.udel.edu/extension/ncc/bankruptcygeneralinfo.php		
Kathleen Splane	Kent County	302-730-4000
Anne Camasso	Sussex County	302-856-7303

University of Delaware Cooperative Extension does not receive fees or consideration of any kind for the referral of students to our programs.

Upon completion of the program, University of Delaware Cooperative Extension will provide a certificate of course completion to both the student and the trustee.

It is the policy of University of Delaware Cooperative Extension System that no person shall be subjected to discrimination on the grounds of race, color, sex, disability, age or national origin.