

The mission of Delaware Cooperative Extension is to connect the public with University knowledge, research, and resources to address youth, family, community, and agricultural needs.

For over 90 years, Cooperative Extension has been providing community-based educational programming through workshops, publications, volunteer development, one-on-one consultation and other programming efforts.

The outreach arm of USDA and the American land-grant university system, Cooperative Extension takes the university to the people with programming that includes food safety; nutrition, diet and health; water quality; 4-H and youth development; sustainable agriculture; natural resources and environmental management; agricultural competitiveness and profitability; home gardening; family development and resource management; leadership and volunteer development; and personal safety—on the road, in the home and on the farm, and much more.

Local County Extension Office Information:

Kathleen Splane

Kent County Extension 302-730-4000

69 Transportation Circle, Dover DE 19901

<http://ag.udel.edu/extension/kent/kentindex.php>

Maria Pippidis

New Castle County Extension 302-831-1239

461 Wyoming Rd., Newark, DE 19716-1303

<http://ag.udel.edu/extension/ncc/nccindex.php>

Anne Camasso

Sussex County Extension 302-856-7303

Elbert N. & Ann V. Carvel Research & Education Center, 16483 County Seat Highway

Georgetown, DE 19947

<http://www.rec.udel.edu>

# Bankruptcy Debtor Education Program

2011



NEW CASTLE  
COUNTY  
COOPERATIVE  
EXTENSION

302-831-1239

# Debtor Education Program



The University of Delaware Cooperative Extension Debtor Education program was designed to meet the needs of those individuals who have filed for bankruptcy and are required to attend a debtor education course.

The three-hour course covers the following topics:

- Financial Goal Setting
- Developing a Spending Plan
- Recordkeeping
- Insurance
- Credit and Credit Reports
- Resources for Consumers
- Consumer Protection Laws

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

It is the policy of the 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.

If you require assistance because of special learning needs, please contact the instructor at least one week prior to the date of the course.

## Fees and Conditions

Fees cover the cost of materials, evaluation compilation, certificate distribution and program supplies. Debtor Education Course Fee is \$40 for each Bankruptcy Case Number.

Method of payment will be a check made out to University of Delaware.

University of Delaware Cooperative Extension does not receive fees or consideration of any kind for the referral of students to our programs. Refunds will be made only if Cooperative Extension cancels the class.

## Scholarships Available

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.

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.

To be eligible for scholarship, the student should:

- 1) Contact the instructor. See reverse side of flyer.
- 2) Register for the course using the registration form.
- 3) Receive a note/email from your lawyer or the Bankruptcy Trustee providing proof of inability to pay and include this in the registration or contact the instructor for more information.

## Class Schedule/Locations

Classes are held once per month in the local Cooperative Extension Office. Times and dates vary by location. Local contact information is on the reverse side of this flyer.

Or, check the calendar at:

<http://ag.udel.edu/extension/fcs/index.php>

## Registration Form:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Case Number: \_\_\_\_\_

Lawyer Name and Phone Number:  
\_\_\_\_\_  
\_\_\_\_\_

**Circle the date of the program you would like to attend:**

**All classes are held at the  
NCC Extension Office, 1 pm—4 pm**

January 12, 2011

February 16, 2011

March 16, 2011

April 13, 2011

May 12, 2011

June 8, 2011

July 13, 2011

September 14, 2011

October 13, 2011

November 9, 2011

**Please enclose a check payable to  
"University of Delaware" and mail it to:**

**Sandy Peralta,**

**New Castle County Extension, Room 131  
461 Wyoming Road, Newark, DE 19716**

**Note:** Please provide for your own child care needs.