



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:
Kent County Extension 302-730-4000
69 Transportation Circle, Dover DE 19901
<http://ag.udel.edu/extension/kent/kentindex.php>

New Castle County Extension 302-831-1239
461 Wyoming Rd., Newark, DE 19716-1303
<http://ag.udel.edu/extension/ncc/nccindex.php>

Sussex County Extension 302-856-7303
Elbert N. & Ann V. Carvel Research & Education Center, 16483 County Seat Highway, Georgetown, DE 19947 <http://ag.udel.edu/extension/sussex/sussexindex.php>

**COOPERATIVE
EXTENSION**
UNIVERSITY OF DELAWARE
College of Agriculture & Natural Resources

Kent County Extension Office
69 Transportation Circle
Dover, DE 19901



Bankruptcy Debtor Education Program Fall 2010



**KENT COUNTY
COOPERATIVE
EXTENSION**

302-730-4000

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 your lawyer

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.

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.

Scholarship 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
- 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 registration or sent to the instructor.

Class Schedule:

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

Kathleen Splane 302-730-4000

Or check the calendar at:

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

Registration Form:

Name: _____

Address: _____

Phone: _____

Email: _____

Case Number: _____

Lawyer Name and Contact Information:

ALL CLASSES ARE HELD AT THE KENT COUNTY COOPERATIVE EXTENSION OFFICE. Circle the date of the program you would like to attend:

Date	Time
September 15, 2010	1:00pm-4:00pm
October 14, 2010	1:00pm-4:00pm
November 10, 2010	1:00pm-4:00pm
December 7, 2010	1:00pm-4:00pm

Please enclose a check made out to **University of Delaware** and send it to:

Kathleen Splane
Kent County Cooperative Extension Office
69 Transportation Circle
Dover, DE 19901

Note: Classes will be held at this location

If you require assistance due to disability please contact the instructor at least one week prior to the date of the course.