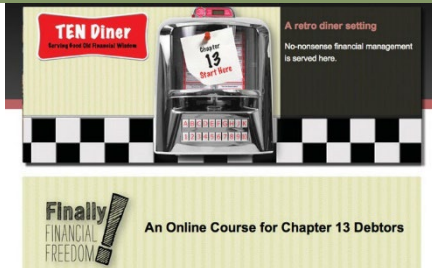


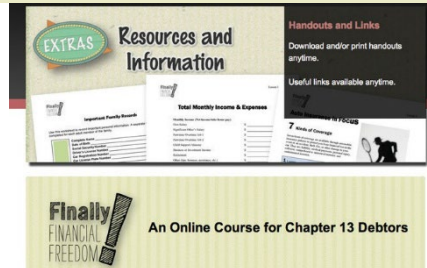
opicst **CONVENIENT**

**COMPREHENSIVE**

**NO COST TO YOU**



**Finally,  
Financial  
Freedom!**



**Online  
Resources  
and  
Information**



**Online  
Video  
Instruction  
By Experts**

*Finally Financial Freedom* is a 10-lesson course offered **FREE** to Debtors by your Chapter 13 Trustee. It 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 more!

To receive a *Certificate of Debtor Education*:

You will need to know and provide:

- Your 7-digit Chapter 13 Bankruptcy Case Number, one dash and no letters. (YY-XXXXX.)
- The last 4-digits of your Social Security Number.
- Your valid email address.
- Your phone number.
- If filing jointly with spouse, each Debtor must create an account with a different email address, and take the course individually. (You can use the same computer but not at the same time.)
- Once all coursework is completed, a *Certificate of Debtor Education* will be emailed within 3 business days to your email address, and will be filed with your Bankruptcy Court.

**GETTING STARTED**

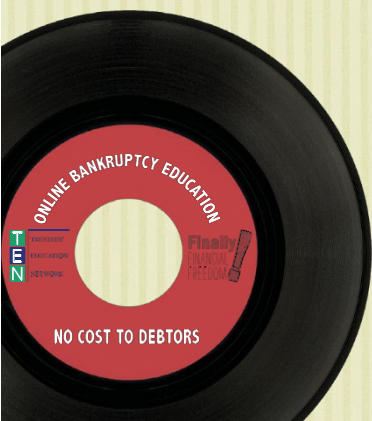
- Go to 13class.com
- On the Home Page, **click on these items and read the instructions to understand how to begin:**
  - Create Your Account. This is done only once.
  - The Device You Will Use.
  - Log in and Enroll in the course.
- If you need help:
  - Read and follow all instructions. They are always in front of you. Take your time.
  - Refer to FAQ-Frequently Asked Questions in **Help** in the Main Menu.
  - Use the **TechSupport** button on the homepage or **Contact Us** in the Main Menu.
  - Leave a message for Technical Support





The Trustees' Education Network (TEN), an affiliate of the National Association of Chapter 13 Trustees, has created an online financial management course, *Finally Financial Freedom*, for the benefit and financial education of Chapter 13 Debtors.

*Finally Financial Freedom* is offered free of charge to Debtors by approved Chapter 13 Trustees and is available in English or Spanish. This course satisfies Debtor's requirement to complete a financial management course in order to receive a discharge in Debtor's bankruptcy case.



## Actual 2025 Reviews from Debtors

"Thank you for this enlightening and meaningful course. I thoroughly enjoyed it."

"Good material. Relevant. My time was well spent."

"I really enjoyed this course. It was very well thought out and very well put together."

"What I expected was a dry, monotonous, repetitive class. Not at all. Couldn't believe how easy it was to stay focused on each lesson."

"The course is very user friendly and has plenty of tools to utilize for a better financial future."

"This should be taught in every high school in the country."

"The lessons were well-prepared and kept my attention. I've learned so much about so many topics."

"Thanks, it was a great course with lots of useful information."

"I absolutely loved this course. I learned a lot. Kudos to whoever designed this course."

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



Finally!  
FINANCIAL  
FREEDOM!

[www.13class.com](http://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.

