Law Office of Michael Riley

1881 Worcester Road – Suite 100 Framingham, MA 01701 (508) 405-0831 (508) 983-0300 (FAX) Email <u>michaelrileyesq@gmail.com</u>

Please contact our office at the number above before you begin credit counseling.

The FRESH START Counseling Program

Institute for Financial Literacy

For counseling by telephone, call: 866-662-4932

For counseling via the internet, go to: www.freshstartonline.org

- 1. On the right side of the screen, click on "Login Client" to create a user name and password.
- 2. Follow the prompts provided.
- 3. Once complete, call 866-662-4932 to have your file reviewed.
- 4. A copy of your credit counseling certificate should be emailed to your account once you have contacted the Institute directly.

Counseling Fees:

Credit Counseling: individual: \$50.00 / joint: \$50.00

Education: individual \$50.00 / joint: \$50.00

Counselors are available Monday through Friday 9 a.m. to 10 p.m. EST.

All counseling fees should be paid to our office in the form of a bank check, money order or cash.

Thank you,

The Law Office of Michael Riley