



**Starting Over...New Choices, New Direction** (Contact Gail Kennedy at the Sullivan County UNH Cooperative Extension office at (603) 863-9200 or [gail.kennedy@unh.edu](mailto:gail.kennedy@unh.edu) for dates/times)

A two-hour course for New Hampshire bankruptcy filers to meet the necessary requirement for personal finance education, as specified by federal bankruptcy law. Upon completion of this course a certificate of completion will be provided to each participant. Courses are offered on weekdays and evenings but vary by location. Course dates and times can be found by contacting the Carroll County Cooperative Extension office. Cost is \$20 individual or \$30 couple. The course fee will be waived for those who demonstrate financial hardship by submitting a copy of the NH Department of Health and Human Services Division of Family Assistance Notice of Decision.

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