



# Prebankruptcy Credit Counseling (Technical Report (RAND))

*Noreen Clancy, Stephen J. Carroll*

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The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 provided new requirements for bankruptcy filers and gave the U.S. Trustee Program (USTP) new responsibility. Individual filers must now receive credit counseling during the 180 days before filing. USTP is charged with approving and reapproving counseling providers. This report examines steps USTP can take to develop measures of effectiveness of prebankruptcy credit counseling.

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