

UNIVERSITY OF WYOMING

Disclosure Statement

1. The fee for debtor education classes provided by the University of Wyoming used to fulfill requirements under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 is \$25 per household. The fee covers all materials and resources used in the class.
2. The course is free to those who cannot afford it. The fee will be waived if
 - a. you and your family have income of below 15% above the poverty line for your household size (see table below)
 - b. you are on public assistance, or
 - c. your bankruptcy court has waived the filing fee.
3. University of Wyoming Extension instructors have 25 years of experience on average providing personal financial management courses to adults. Each undergoes regular professional development training in personal finance, has at least a Master's degree and provides educational content as a primary part of their job.
4. Course dates, times and locations will vary by location. For scheduling contact Cole Ehmke at (307) 766-3782 or cehmke@uwyo.edu.
5. The University of Wyoming neither pays nor receives fees or other considerations for referral of participants to or by the University of Wyoming.
6. Upon completion of the course the University of Wyoming will provide a course completion certificate to the participant.

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia		
Persons in family	Poverty Line	15% above Poverty Line
1	\$10,830	\$12,455
2	14,570	\$16,756
3	18,310	\$21,057
4	22,050	\$25,358
5	25,790	\$29,659
6	29,530	\$33,960
7	33,270	\$38,261
8	37,010	\$42,562

For families with more than 8 persons, add \$3,740 for each additional person.
Source: US Department of Health and Human Services

Make checks payable to University of Wyoming Extension, and mail to Cole Ehmke, AgEcon, Dept. 3354, 1000 E. University Ave, Laramie, WY 82071.