

# Law Office of Michael Riley

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Email [michaelrileyesq@gmail.com](mailto:michaelrileyesq@gmail.com)

\*\*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](http://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*