

Notice to All Individuals Before You File!

Did you obtain credit counseling within the last 180 days from a United States Trustee-approved credit counseling agency?

If not, and you do not meet the requirements for an extension or exemption, your case will be dismissed and you will not receive a discharge of your debts. In some cases, you may not be allowed to file another case for 180 days or your protection under the Bankruptcy Code's automatic stay from your creditors may be limited.

The Court will only allow you to complete the credit counseling after filing if you meet all of the following conditions:

1. If you requested counseling from an approved agency, but were unable to obtain services during the 5-day period beginning on the date you made the request, AND
2. There are exigent (emergency) circumstances that the Court finds merit a waiver of the requirement before filing, AND
3. You file a certification stating the facts regarding the conditions listed in #1 and #2 above with your petition that the Court finds satisfactory.

See 11 U.S.C. § 109(h) (section 109(h) of the Bankruptcy Code, title 11, U.S. Code) for the full statutory law.

Important Notes Regarding Obtaining Credit Counseling:

- It may be conducted online, over the phone, or in person.
- It must be from a U.S. Trustee approved agency.
- You should ask the agency for a credit counseling certificate and a copy of any debt repayment plan to file with your case.
- The certificate must reflect that the counseling was received within the 180 days preceding the date of the filing your case.
- Debtor education is not the same as pre-petition counseling.

You can locate an approved credit counseling agency by visiting the [U.S. Trustee Program's locator](#).