

**UNITED STATES BANKRUPTCY COURT
District of Delaware**

INFORMATION FOR INDIVIDUALS FILING FOR BANKRUPTCY

- 1) You must complete a credit counseling course within 180 days prior to the date of filing and submit your certification at the time of filing your petition. You must also complete an Exhibit D form and submit to the Court at the time of filing your petition. A list of authorized Credit Counseling Agencies can be obtained from the Court's website (www.deb.uscourts.gov), or the Clerk's office.
- 2) Within 15 days of filing, you must submit copies of all payment advices/pay statements received during the 60 days prior to filing, or a certification that none exist, to the United States Trustee, 844 King Street, Suite 2207, Lockbox 35, Wilmington, DE 19801.
- 3) Not later than 7 days prior to the first date set for the Meeting of Creditors, you must submit a copy of the Federal income tax return (or a transcript of such return) for the most recent tax year ending immediately before filing to the trustee assigned to your case. You should receive notice of the date set for the Meeting of Creditors approximately ten (10) days after your date of filing. This notice will contain the name and address of the trustee who has been assigned to your case.
- 4) On or before the first date set for the Meeting of Creditors, you must submit to the trustee assigned to your case, any payment advices/pay statements received during the sixty (60) days prior to filing, or a certification that none exist. You should receive notice of the date set for the Meeting of Creditors approximately ten (10) days after your date of filing. This notice will contain the name and address of the trustee who has been assigned to your case.
- 5) If you have filed a Chapter 7 Petition, you must complete a course in personal financial management and file your certification (Official Form 23) with the court within sixty (60) days of the first date set for the Meeting of Creditors, or your case may be closed without a discharge. [Interim Federal Bankruptcy Rule 1007(b)(7) & 1007(c)]
- 6) If you have filed a Chapter 13 Petition, you must complete a course in personal financial management and file your certification (Official Form 23) with the court no later than the last payment made as required by the plan or the filing of a motion for entry of discharge under §1328(b), or your case may be closed without a discharge. [Interim Federal Bankruptcy Rule 1007(b)(7) & 1007(c)]
- 7) Official Bankruptcy forms are updated from time to time. When obtaining such forms, be sure to obtain the most recent forms which may be obtained from the Court's website – www.deb.uscourts.gov or obtained at the Clerk's Office.

FAILURE TO COMPLY WITH ANY OF THE ABOVE REQUIREMENTS MAY RESULT IN DISMISSAL OR THE CLOSING OF YOUR CASE WITHOUT A DISCHARGE.