

## PERSONAL FINANCIAL MANAGEMENT INSTRUCTIONAL COURSE REQUIREMENTS

Now that you have attended the Chapter 341 meeting in your bankruptcy you must also attend, and complete, a personal financial management instructional course approved by the United States Trustee's office as a condition for your receiving a discharge under either Chapter 7 or Chapter 13. This requirement was imposed by Congress in the revisions to the Bankruptcy Act that went into place during October of 2005. The debtor education program is a wholly new requirement. Prior to October, 2005 no courses were required.

Since you were required to participate in a pre-filing bankruptcy evaluation it may be that the entity that you used for the initial Certification can also be used for the personal financial management course requirement. To pursue the matter please contact either<sup>1</sup>:

Money Management International, Inc. - 866-745-2227 or 877-918-2227 or  
[www.moneymanagement.org](http://www.moneymanagement.org)

Consumer Credit and Budget Counseling - 888-738-8233 or 609-390-9652 or  
[www.postbankruptcy.org](http://www.postbankruptcy.org)

Hannanwill Financial Education Services - 866-544-5557 or  
(\$45.00 fee. \$35.00 if on line) [Hannanwill@yahoo.org](mailto:Hannanwill@yahoo.org) (e-mail) or  
[www.Hannanwill.com](http://www.Hannanwill.com)

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AAA Personal Finance Ed. [www.aaapersonalfinance.com](http://www.aaapersonalfinance.com)  
( \$16.95 [??] if on line)

It is important you enroll, and complete, the course **immediately**. If you do not take the course the Bankruptcy Court may not provide you with a reminder notice and will simply close your case with your debts remaining active. Completion of the course, and filing a certification of completion, is an essential requirement for the issuance of a "discharge" on your case.

Since you have filed bankruptcy to seek relief from your debts obtaining a "discharge" is the whole point for the bankruptcy filing.

As with the "Pre-Filing Certificate" the "Financial Management Completion Certificate" can be faxed to me at 508-223-3035.

Sincerely,

Theodore J. Koban

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<sup>1</sup> - Please note we offer these suggestions for your convenience. The listing of an agency herein does not necessarily constitute an endorsement.