

CREDIT COUNSELING AND DEBTOR EDUCATION

With few if any exceptions, individuals must complete a credit counseling program with an approved provider before they can file bankruptcy. Counseling is available by telephone and via the internet and in a variety of languages. If a husband and wife will be filing a joint bankruptcy petition, both spouses must complete the credit counseling program. An up to date list of approved credit counselors can be found at:

<https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>

You will need to scroll all the way down to the bottom of the web page for the counselors listed under "Southern District of California."

Once you have completed the credit counseling program, you can have the certificate sent to the attorney via e-mail.

Individuals must also complete a personal financial management course with an approved provider after filing bankruptcy but before the bankruptcy discharge is scheduled to issue. If a husband and wife have filed a joint bankruptcy petition, both spouses must complete the course. Courses are available by telephone and via the internet and in a variety of languages. An up to date list of approved personal financial management courses can be found at:

<https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>

You will need to scroll all the way down to the bottom of the web page for the courses listed under "Southern District of California."

Once you have completed the personal financial management course, you can have the certificate sent to the attorney via e-mail.

Individuals have about 70 days after the bankruptcy case is filed to complete the financial management course. But don't delay. Please be aware that if you fail to complete the course and provide me with a copy of the certificate at least 15 days before your discharge is scheduled to issue, your bankruptcy case may be closed without the issuance of a discharge.

The firm has arrangements with some counseling and education providers allowing for certificates to be transmitted to the attorney by e-mail and to allow for easier payment of counseling fees.