

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Introduction

BANKRUPTCY RULE 1007(b)(7)

As an approved personal financial management course provider, you are now allowed to file the certificate of completion of the post-petition personal financial management course for debtors directly with the court. Bankruptcy Rule 1007(b)(7) has been amended to streamline this process and is scheduled to go into effect on December 1, 2013.

Deadlines associated with filing certificates of debtors' completion of this course are critically important to the debtor and **your responsibilities** as an approved course provider.

- **In a chapter 7, the statement of the completion of the course must be filed within 45 days of the original §341 hearing date.** If the statement of the debtor's completion of the course is not filed within 45 days after the first date set for the §341 meeting, *amended Fed. R. Bankr. P. 5009(b)* will require the clerk to notify the debtor that the case will be closed without entry of a discharge unless the statement is filed within the applicable deadline under *Fed. R. Bankr. P. 1007(c)*.
- **In a chapter 11 or 13 case, the certificate of completion must be filed no later than the last payment made by the debtor as required by the plan.**

The risk to the debtor, if the provider fails to timely file the certificate, is that the debtor's case Could be closed without a discharge. See *Fed. R. Bankr. P. 4004(c)(1)(H)*.

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:

All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

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US BANKRUPTCY COURT SOUTHERN DISTRICT HOME PAGE

Click the link [E File Financial Mgmt Cert](#) on the court's home page.

CME/ECF is a Web based software program used by all the bankruptcy courts in the country, it can be accessed successfully using Internet Explorer 8.0 and 9.0 and Mozilla Firefox. Internet Explorer is the recommended Web

The screenshot shows the official website of the United States Bankruptcy Court Southern District of Alabama. The browser window displays the URL <http://www.alsb.uscourts.gov/>. The website features a blue header with the court's name and a search bar. A navigation menu includes links for Court Information, General Information, Judges' Information, Submitting Orders, Filer Information, Docket, ECF/Pacer, Forms, and Trustee Information. On the left sidebar, a red arrow points to the 'E File Financial Mgmt Cert' link, which is highlighted with a red box. The main content area welcomes visitors and lists the judges: Margaret A. Mahoney, Judge; William S. Shulman, Chief Judge; and Leonard N. Maldonado, Clerk. It also mentions a job opportunity for a Judicial Assistant. A notice at the bottom states: "The Judicial Conference has proposed amendments to the Bankruptcy rules and forms. The public comment period ends February 15, 2014." The footer contains sections for Court Locations (Mobile and Selma), Docket / 341 Meeting, Opinions, Submitting Orders, Other Court Links, and Best Practices, Email Blasts & Notices.

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

United States Bankruptcy Court Southern District of Alabama

File Personal Financial Management Course Certificate

Case Number (YY-NNNNN format)

Type of Filing ☒ File Personal Financial Management Course Certificate

IMPORTANT NOTICES

- **Redaction Responsibility:** All filers must redact Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.
- **Personal Financial Management Course Provider:** As an approved provider of a post-petition instructional course concerning personal financial management, I understand that a certificate of a debtor's completion of the course must be filed within the applicable deadline under Fed. R. Bankr. P. 1007(c), and that failure to timely file the certificate could result in the closing of the debtor's case without a discharge.

☐ I understand that, if I file, I must comply with the redaction rules and filing deadline requirements. I have read this notice.

Next

Enter the case number for in the YY-NNNNN format.

Select File Personal Financial Management Course Certificate.

Read the Important Notices and check that you Understand and agree to such.

Click Next.

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The screenshot shows a web browser window with the URL <https://ecf-train.alsb.uscourts.gov/cgi-bin/autoFinCert.pl>. The browser's address bar and tabs are visible. The main content area displays a form titled "United States Bankruptcy Court Southern District of Alabama". The form includes fields for "Case Number" (10-00281) and "Debtor" (redacted). Below these fields, there are instructions: "Documents are required to be PDF files." and "Documents are NOT to exceed 7 Mb in size." A red arrow points to a checkbox labeled "Check to file a Certificate for [redacted]". Below this checkbox, there are three required fields: "Name of Course Provider:", "Phone # of Course Provider:", and "Email Address to Receive Confirmation:", each followed by a text input field and the word "(REQUIRED)". A red box highlights these three fields. Below the fields, there is a warning: "Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571." At the bottom of the form, there is a "Verification Code:" field with the value "5136" and a "Reenter Verification Code" field. Below these fields are buttons for "Submit Certificate" and "Clear Form", and a note: "** Verify debtor name(s) prior to submitting!".

Verify that you have selected the correct case by comparing the Debtor's name on the screen to the name on the Certificate you are filing.

Check to file a Certificate for Debtor(s)

Type in the Name of Course Provider

Phone #

Valid Email Address to Receive Confirmation

Reenter Verification Code

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United States Bankruptcy Court Southern District of Alabama

Case Number 10-00281
Debtor [REDACTED]

- Documents are required to be PDF files.
- Documents are NOT to exceed 7 Mb in size.

☒ Check to file a Certificate for [REDACTED]
Browse...

Name of Course Provider: [REDACTED] (REQUIRED)
Phone # of Course Provider: [REDACTED] (REQUIRED)
Email Address to Receive Confirmation: [REDACTED] (REQUIRED)

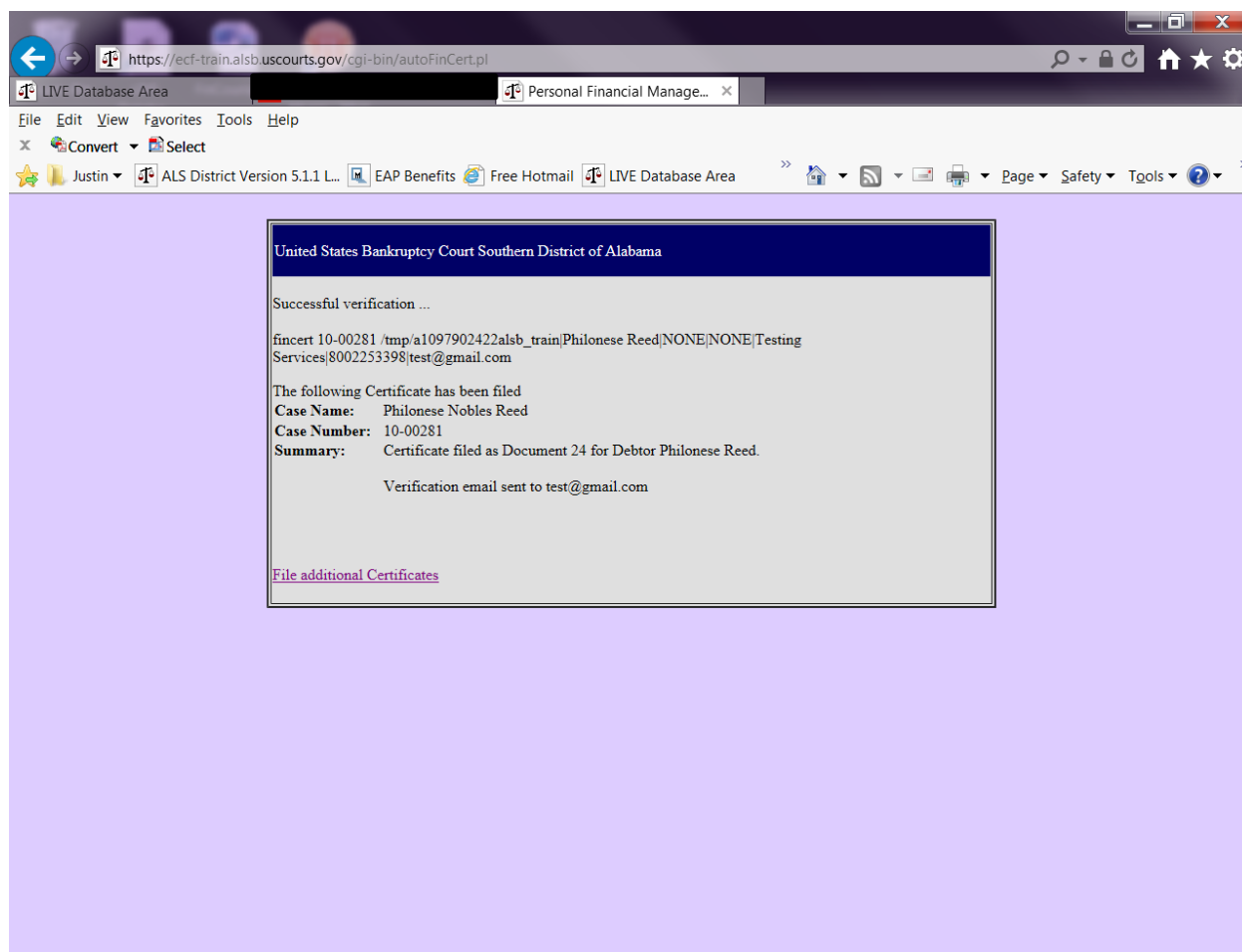
Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Verification Code: 2402 Reenter Verification Code: [REDACTED]

Submit Certificate Clear Form ** Verify debtor name(s) prior to submitting!

NOTE: certificates for both the debtor and joint debtor should be saved and uploaded as one document. For help see: **Help locating, selecting and uploading A PDF** on the last page of this document

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Help locating, selecting and uploading A PDF:

Navigate to the directory where the appropriate PDF file is located and select the document with your mouse. **(See Figure 8)**

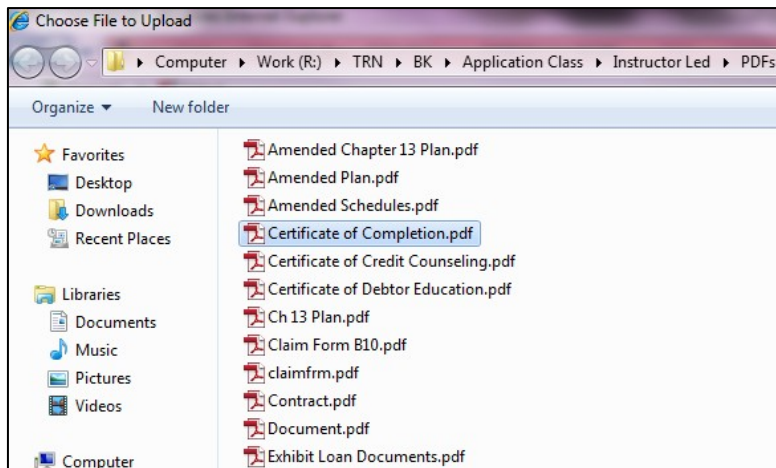


Figure 8

To make certain you are about to associate and file the correct PDF file, right-click on the filename and click **[Open]**.

This will launch the Adobe Acrobat Reader to display the imaged document to verify that this is the correct document. **(See Figure 9)**

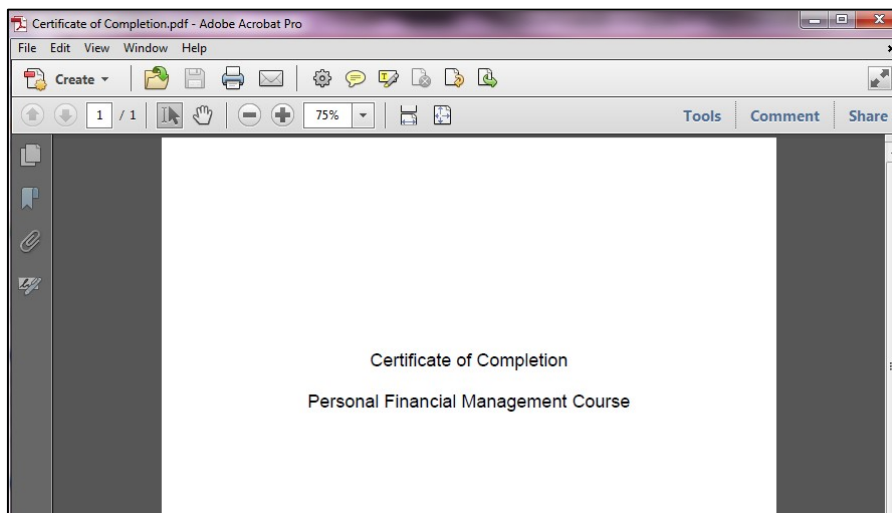


Figure 9

Close the Adobe application. Click **[Open]** on the **Choose File to Upload** dialogue box.