



## NOTICE TO ALL DEBTORS:

**READ THIS BEFORE YOU  
FILE YOUR CASE!**

### **DO YOU HAVE YOUR OFFICIAL CREDIT COUNSELING CERTIFICATE WITH YOU?**

- Your case may be **DISMISSED** if you do not complete an approved credit counseling course **BEFORE** filing bankruptcy.
- Under the Bankruptcy Code, an individual is not eligible to file a bankruptcy petition unless he/she has completed an approved credit counseling course within 180 days before filing.
- If your case is dismissed, you will **NOT** receive a discharge of your debts.
- If you file a new case within one year after your case is dismissed, the bankruptcy protection you receive may be limited.
- After you have received credit counseling, you will need to file both your official credit counseling certificate and your debt repayment plan (if you made one) with your bankruptcy petition.

You can complete the credit counseling course after filing only if you have tried to get counseling from an approved agency within the last five days and the credit counseling agency could not provide it, **AND** an emergency makes it necessary for you to file your case immediately. You must file a certification that describes the emergency and how you unsuccessfully tried to get credit counseling.

**NOTE:** Most debtors will not be able to complete the credit counseling course after filing because credit counseling is available in this district from multiple sources. You may take the credit counseling course on the internet or by telephone. Your public library may allow you to use their public computers.

*Ask the clerk for a list of approved credit counseling agencies or go to this website:  
[http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm#CA](http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm#CA)*