



**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA**



NOTICE TO ALL DEBTORS

DID YOU (AND YOUR SPOUSE, IF JOINT PETITION) COMPLETE THE REQUIRED UNITED STATES TRSUTEE APPROVED POST-FILING PERSONAL FINANCIAL MANAGEMENT COURSE?

Under Sections 727(a)(11) and 1328(g)(1) of the Bankruptcy Code, the court is restricted from granting a discharge to debtors who are required, but have failed to complete an instructional court in personal financial management. To keep the case from being closed, without the entry of a discharge, debtors should complete the course as required and file with the court either Official Form B423 or other authorized certification issued by the course provider to alert the clerk's office that this requirement has been met.

45 days after the initially set meeting of creditors (341 meeting), the court will send out a reminder notice in cases where Official Form B423 or other authorized certification has not been filed. If not filed in a manner thereafter, the case will be closed without a discharge having been entered. As a result, a motion to reopen the case together with Official Form B423 or the authorized certificate and payment of the reopening fee, will be required in order to obtain a discharge.

(12/1/2015)