



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

NOTICE TO ALL DEBTORS
READ THIS BEFORE YOU FILE YOUR CASE

**DID YOU (AND YOUR SPOUSE, IF JOINT PETITION)
COMPLETE THE REQUIRED UNITED STATES
TRUSTEE APPROVED PRE-FILING BANKRUPTCY
CREDIT COUNSELING COURSE?**

If you have not completed this counseling **before you file your petition** and you do not meet the requirements for an extension to complete the counseling after filing, your case will be dismissed and you will not receive a discharge of your debts. In some cases, you may not be allowed to file another case for 180 days. Even, if you file another case within one year after your first case was dismissed, protection under the Bankruptcy Code from your creditors may be limited to thirty (30) days after filing the new case.

Under the bankruptcy laws, the Court can only allow you to complete the course **after filing** if you meet **all** of the following conditions. [See 11 USC § 109(h)(3)]

- 1) You must have tried to get credit counseling from an approved agency within at least a five (5) day period before filing and the agency couldn't provide it: AND**
- 2) There are exigent (emergency) circumstances that make it necessary for you to file your case immediately. (Important: The Court will determine what qualifies as an emergency circumstance); AND**
- 3) You must file a certification stating the facts regarding the conditions listed above in (1) and (2) with your petition.**

Please be advised – most debtors will not be able to meet these conditions because credit counseling is readily available in this District. The decision to file your petition is up to you, but if you file without taking the course, you are risking dismissal of your case. The Clerk cannot provide legal advice or predict in advance how a judge will decide your request for an extension to complete this requirement.

To complete this requirement before filing, obtain from the Clerk's Office a list of United States Trustee approved pre-bankruptcy credit counseling agencies or go to their website listed below:
<http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

You may take the course on a computer. If you don't have a computer, your public library may allow you use of their computers.

***Note:** There are exemptions from this requirement available for persons that are mentally ill, disabled or military duty in an active combat zone. [See 11 USC § 109(h)(4)]*