

## Office of the Standing Chapter 13 Trustee

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### PERSONAL FINANCIAL MANAGEMENT COURSE

One of the requirements, in order for a Chapter 13 debtor to receive a bankruptcy discharge, is to complete a **Personal Financial Management course** from an approved provider. A certificate of completion must be on file with the Bankruptcy Court.

Your Trustee provides a Personal Financial Management Class in-house free of charge. The Trustee class is tailored for you as a participant in a Chapter 13 program. The course includes (1) budget development, (2) money management, (3) wise use of credit, (4) consumer information, and (5) coping with unexpected financial crisis.

In-house classes are held in the afternoon, following the 341 Meeting of Creditors. Specific dates can be found under the Calendar/HearingDates tab.

#### **For Debtors with limited English Proficiency -**

- A free on-line Personal Financial Management course in **Spanish** is available through the Trustees' Education Network (TEN). Contact your attorney or the Trustee's Office for more information.
- Individuals requesting a Personal Financial Management course in a **language other than English and Spanish** can access a list of approved providers and the languages they offer at the US. Trustee Program website: [www.justice.gov/ust](http://www.justice.gov/ust). Contact the provider for course information and cost.

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