

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF NEW YORK
OFFICE OF THE CLERK
KIM F. LEFEBVRE - CLERK

ALBANY DIVISION

JAMES T. FOLEY COURTHOUSE
445 BROADWAY, SUITE 330
ALBANY, NEW YORK 12207
(518) 257-1661
Fax:(518) 257-1650

SYRACUSE DIVISION

JAMES M. HANLEY FEDERAL BUILDING
100 S. CLINTON ST., ROOM 315
P.O. BOX 7008
SYRACUSE, NY 13261-7008
(315) 295-1600
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UTICA DIVISION

ALEXANDER PIRNIE FEDERAL BUILDING
10 BROAD ST, ROOM 230
UTICA NEW YORK 13501
(315) 793-8101
Fax:(315) 793-8128

REPLY: Albany

Dear Pro Se Litigant:

You recently requested information about filing a bankruptcy petition without an attorney. Enclosed are certain forms and basic information to assist you. Please note that clerk's office staff cannot provide all the necessary forms free of charge, or give legal advice.

Bankruptcy information and forms are on our website: www.nynb.uscourts.gov. Additional bankruptcy information and resources are on the United States Trustee web site: www.usdoj.gov/ust/index.htm.

There were many changes to the Bankruptcy Code effective October 17, 2005 and thereafter. The Bankruptcy Rules, Local Rules, and official forms are regularly updated to conform to changes in the law. The Bankruptcy Court Clerk's Office makes every effort to keep this information current, but you, as a pro se litigant, are responsible for having access to the most recent legal information and forms.

If you have further questions, please call or visit the divisional office closest to you. Our office hours are 9:00 am to 4:00 pm Monday through Friday, except for legal holidays.

Sincerely,

The Bankruptcy Court Clerk's Office

01/06/2015

Clerk's Office Guidance on the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA), Resources, and Forms

About the Information in this Package of Materials

- The Clerk's Office makes every effort to ensure that information, forms, and links to additional resources are current. However, it is the responsibility of the debtor and/or the debtor's attorney to review the documents and the Code and Rules to ensure that information is accurate and current.
- A limited selection of forms is included in this packet. Please review Form B-200 (included) "Required Lists, Schedules, Statements, and Fees" and the "List of Typical Forms Required for Filing a Bankruptcy Petition" for more information on required forms.
- The Bankruptcy Court Clerk's Office is prohibited from providing official forms free of charge. Forms are available at no cost on our website: www.nynb.uscourts.gov.
- Links and references to other resources and bankruptcy information providers are to assist you in your efforts. The Bankruptcy Court Clerk's Office does not guarantee that the information available is accurate or current.
- The lists of approved providers for Credit Counseling and Debtor Education are a partial representation of the providers available on the United States Trustee's (UST) website:
- **Credit Counseling Providers:**
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
- **Debtor Education Agencies:**
http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm
- Agencies providing counseling and education certificates are fee based services. Call or visit the individual websites for further information on fees and other requirements.
- The financial information needed to complete the B-22 Means Test form is available through links on the UST website:
<http://www.justice.gov/ust/eo/bapcpa/meanstesting.htm>.
- **Missing Forms and Deficiency Notices:** As part of its Quality Control (QC) procedure, the Clerk's Office reviews filings for required documents and signatures. Generally, missing or incomplete documents will require amendment or correction. Instructions may be provided as a Deficiency Notice and/or a Missing Document Deadline Notice. *Do not rely on the Clerk's Office to notice deficient or missing documents. It is the responsibility of the filer to prepare and submit a complete and timely petition or other document.*

Clerk's Office Guidance on BAPCPA and Other Filing Requirements

- Since 10/17/2005, individual debtors are required to seek Credit Counseling from an approved provider before filing a bankruptcy petition- 11 U.S.C. § 109(h). Exhibit D "Individual Debtor's Statement of Compliance with Credit Counseling Requirement" and if required, the Credit Counseling Certificate should be filed with the voluntary petition. *Review Exhibit D carefully.*
- Automatic Dismissal Pursuant to 11 U.S.C. § 521(i)(1): Debtor filing responsibilities are described in [11 U.S.C. § 521](#). Failure to adhere to the proscribed filing deadlines may be grounds for dismissing a bankruptcy case.
- Means Test Form B-22: Individual debtors must file the requisite form, based on chapter filing. The statistical information is available on the UST website under "[Means Testing](#)". **Note to chapter 7 debtors:** once the form is completed and a determination is made, check either Yes OR No for Presumption of Abuse.
- Filing Fees for Individuals: Every petition must include payment in full by money order or cashier's check or a completed Application to Pay Installments. Chapter 7 debtors may apply for a filing fee waiver if income qualified- Official Form B-3B.
- An employed debtor must file copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition, by the debtor from any employer of the debtor. REDACT (thoroughly black out) any personal information such as a Social Security Number, bank account or routing number, etc. Use local form [O521C "Payment Advice Form"](#) if self-employed, unemployed, or no pay stubs are available.
- DO NOT FILE tax returns, financial statements, deeds, title certificates, or other personal information with your petition. Copies of these and other requested documents are mailed directly to the assigned case trustee. If required to file tax returns or other personal documents with the court you must redact all personally identifiable information- Federal Rules of Bankruptcy Procedure, [Rule 9037: Privacy Protection for Filings Made with the Court](#).
- The Clerk's Office is not responsible for reviewing documents and redacting personal information. In addition to any needed editing to pay stubs and other financial documents to show just the last four digits of the social security or tax ID number, use only the last four digits of credit account numbers on any schedule or document requiring account numbers. If a birthdate appears, black out all but the year. Children's names should be removed- use initials, if needed.
- Difference Between Credit Counseling and Debtor Education Requirements: Debtors are required to have credit counseling from an approved provider prior to filing for bankruptcy. An official Certificate of Credit Counseling is filed with the petition. After filing a petition, and as a prerequisite to obtaining a discharge, an individual debtor must take a course in personal financial management and file the Debtor Education Certificate. Many approved providers offer both courses and certificates.

- Review the most recent billing statements from creditors, or if necessary, call the creditor for an accurate mailing address. The mailing address for court documents may be different from the payment address or customer service address. The debtor is responsible for accurate creditor addresses on the mailing matrix. The debtor is required to follow up on any returned mail for a correct address and for re-mailing the returned document.
- If the debtor moves, or a notice to a creditor is returned as undeliverable, file a letter with the Clerk's Office with the new mailing address.
- Reaffirmation Agreements and Pro Se Debtors: Under most circumstances, the court must hold a hearing to determine if a reaffirmation agreement is in the best interest of the debtor. The Clerk will notice any hearing on the debtor and the creditor. The Pro Se debtor is required to attend the hearing. See 11 U.S.C. § 521(a)(2) and 11 U.S.C. § 524(c), (d), and (f).

Other Filing Information

- Pro Se Debtors: Please include your phone number on your petition so the Clerk's Office can contact you if necessary. Call the Clerk's Office prior to filing to discuss any privacy concerns.
- Chapter 13 filers: The Northern District of New York uses a standardized form for the chapter 13 plan. Please visit our website for local forms and related Local Rules.
- Loss Mitigation: There is a formal Loss Mitigation Program available in the Northern District of New York. Required forms and related procedures are on the website.

FILING FOR BANKRUPTCY IS NO SMALL MATTER. INDIVIDUALS ARE STRONGLY ADVISED TO SEEK LEGAL COUNSEL. BANKRUPTCY LAW MAY INTERSECT OR OVERLAP WITH TAX LAW, MATRIMONIAL LAW, REAL PROPERTY LAW, ETC. LEGAL REPRESENTATION MAY HELP AVOID PROBLEMS AND ADDITIONAL EXPENSES IN THE FUTURE.

LIST OF TYPICAL FORMS REQUIRED FOR FILING A BANKRUPTCY PETITION

On October 17, 2005 the new bankruptcy law (BAPCPA) went into effect. The Federal Rules of Bankruptcy Procedure and Local Bankruptcy Rules continue to evolve. The information compiled here is not intended to provide legal advice. It is a guideline to assist you in preparing a complete bankruptcy petition filing. ***Every form that you may encounter or that may be required is not listed.*** Due to the complexities of bankruptcy law you are strongly urged to seek advice from a licensed attorney.

As a Pro Se litigant, you are responsible for understanding and using the most recent forms, reviewing the fee schedule, and referring to the Local Bankruptcy Rules. This information is on the Court's website: www.nynb.uscourts.gov.

- Appropriate Filing Fee **or** Application to Pay Filing Fee in Installments (Form 3A) **or** Application for Waiver of Chapter 7 Filing Fees (Form 3B) for those who are eligible
- Official Form 1 (Form B1) Voluntary Petition and Exhibit D for each debtor
- Mailing Matrix of Creditors *and* Matrix Certification
- Statement of Current Monthly Income (Means Test Form)
 - B 22A-1 – Ch. 7 Statement of Current Monthly Income and if required, B 22A-1Supp, Statement of Exemption from Presumption of Abuse; and/or B 22A-2, Ch. 7 Means Test Calculation.
 - OR
 - B 22B- Ch. 11 Statement of Current Monthly Income
 - OR
 - B 22C-1 – Ch. 13 Statement of Current Monthly Income and Calculation of Commitment Period; and, if required, B 22C-2 – Ch. 13 Calculation of Disposable Income
- Credit Counseling Certificate from an approved credit counseling provider
- All Schedules as Required
 - Schedule A - Real Property (Form 6A)
 - Schedule B - Personal Property (Form 6B)
 - Schedule C - Property Claimed as Exempt (Form 6C)
 - Schedule D - Creditors Holding Secured Claims (Form 6D)
 - Schedule E - Creditors Holding Unsecured Priority Claims (Form 6E)
 - Schedule F - Creditors Holding Unsecured Nonpriority Claims (Form 6F)
 - Schedule G - Executory Contracts and Unexpired Leases (Form 6G)
 - Schedule H - Codebtors (Form 6H)
 - Schedule I - Current Income of Individual Debtor(s) (Form 6I)
 - Schedule J - Current Expenditures of Individual Debtor(s) (Form 6J)
 - Summary of Schedules & Statistical Summary of Certain Liabilities (Form 6)
 - Debtors Unsworn Declaration Under Penalty of Perjury (Form 6)
 - Statement of Financial Affairs (Official Form 7)
 - Ch. 7 Individual Statement of Intention (Form B)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

UNITED STATES BANKRUPTCY COURT

_____ District Of _____

In re _____

Debtor

Case No. _____

Chapter _____

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address:

X _____

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X _____
Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

B21 (Official Form 21) (12/12)

UNITED STATES BANKRUPTCY COURT

Northern District of New York

In re _____)
 [Set forth here all names including married, maiden,)
 and trade names used by debtor within last 8 years])
)
 Debtor) Case No. _____)
 Address _____)
 _____) Chapter _____)
)
 Last four digits of Social-Security or Individual Taxpayer-)
 Identification (ITIN) No(s), (if any):)
 _____)
 Employer Tax-Identification (EIN) No(s), (if any):)
 _____)
 _____)

STATEMENT OF SOCIAL-SECURITY NUMBER(S)

(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))^{*}

1. Name of Debtor (Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____
(If more than one, state all.)
- Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN) and it is: _____
(If more than one, state all.)
- Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X _____
Signature of Debtor Date

X _____
Signature of Joint Debtor Date

^{*}Joint debtors must provide information for both spouses.
Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.



**UNITED STATES TRUSTEE FOR REGION 2 -
NEW YORK, CONNECTICUT AND VERMONT**

To: Bankruptcy Practitioners and *Pro Se* Debtors

From: William K. Harrington, United States Trustee for Region 2

Re: Debtor Identification Program - 11 U.S.C. § 521(h) and Fed. R. Bankr. P. 4002 (b)(1)

**All debtors are required to provide
picture identification and proof of social security number at the § 341 meeting.**

- Acceptable types of picture identification may include the following **original** documents: (1) drivers license, (2) government ID, (3) state picture ID, (4) student ID, (5) Passport (and current U.S. Visa, if not a U.S. Citizen, (6) military ID, and (7) resident alien card.
- Acceptable forms of proof of social security number may include the following **original** documents: (1) social security card, (2) medical insurance card (3) pay stub (4) W-2 form, (5) IRS Form 1099, and (6) Social Security Administration (SSA) report.
- Consequences for failure to have required documents: If a debtor does not have acceptable documentation, the 341 meeting will be continued to the trustee's next date. Failure to produce the documents may result in a motion to dismiss the case, a motion to compel or other appropriate remedy.
- Goal is to protect innocent third parties from intentional and inadvertent use of SSN: Bankruptcy filings are primarily reported to credit agencies by social security number. The cost and hardship to correct an adverse credit history can be substantial. With your assistance, we should be able to limit the impact on innocent parties when a case has been filed with an incorrect social security number.

Fee Schedule for the United States Bankruptcy Court (EFFECTIVE 12/01/14)

Chapter	Filing Fee	Split/Sever	Reopen	Conv to Ch 7	Conv to Ch 11
7	\$ 335.00	\$ 335.00	\$ 260.00	—	\$ 922.00
12	\$ 275.00	\$ 275.00	\$ 200.00	\$ 60.00	NO FEE
13	\$ 310.00	\$ 310.00	\$ 235.00	\$ 25.00	\$ 932.00
11	\$1717.00	\$1717.00	\$1167.00	\$ 15.00	—
9 or 15	\$1717.00	\$1213.00	\$1167.00	\$ 15.00*	n/a

*Ch 9 Only

Other Filing Fees

Amend Schedules D, E, F, Matrix, List of Creditors	\$ 30.00
Motion to Lift Stay (362) or Abandonment	\$ 176.00
Adversary Filing Fee (no fee to reopen)	\$ 350.00
Notice of Appeal	\$ 5.00
Appeal/Cross Appeal	\$ 293.00
Direct Appeal/Direct Cross Appeal (in addition to \$298.00 for Notice and Appeal)	\$ 207.00
File a Misc. Document or Register a Foreign Judgment	\$ 46.00
Withdrawal of the Reference	\$ 176.00
Transfer of Claim Filing Fee	\$ 25.00
Sale Motion Free & Clear 11 USC § 363(f)	\$ 176.00
Motion to Redact (Fed. R. of Bankr. P. 9037)	\$ 25.00 **

**NO fee to reopen case if motion for redaction only.

Service Fees

NSF Charge for ANY form of Payment Returned or Denied	\$ 53.00
Record Retrieval from Federal Records Center	\$ 64.00 (1 st box) \$39.00 ea. Add'l box
Search of Records (per name or item searched)	\$ 30.00
Microfilm or Microfiche Duplication	\$ 5.00
Reproduction of Audio Recording (tape or CD)	\$ 30.00
Photocopies produced via public terminal (per page)	\$ 00.10
Photocopy requests by mail or phone (per page)	\$ 00.50
Document Certification (plus copy charge)	\$ 11.00
Document Exemplification (plus copy charge)	\$ 21.00
Pro Hac Vice Registration (payable to District Court Clerk)	\$100.00
Transcript of Hearing (typed)	
Turnaround Time (in days)	30 14 7 Daily
Cost per Page	\$ 3.65 \$ 4.25 \$ 4.85 \$ 6.05

UNITED STATES BANKRUPTCY COURT
REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES
Voluntary Chapter 7 Case

- Filing Fee of \$245.** If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Fed.R.Bankr.P. 1006(b), (c)
- Administrative fee of \$75 and trustee surcharge of \$15.** If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
- Voluntary Petition** (Official Form 1); **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 201A/B), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 707(a)(3). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer"** (Official Form 19). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number** (Official Form 21). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (Exhibit D to Official Form 1); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. Exhibit D is required if the debtor is an individual. Exhibit D must be filed WITH the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 280). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. §110(h)(2).
- Statement of current monthly income, etc.** (Official Form 22A). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of assets and liabilities** (Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b),(c).
- Schedule of executory contracts and unexpired leases** (Schedule G of Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of current income and expenditures.** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of financial affairs** (Official Form 7). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by the debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement of intention regarding secured property and unexpired leases** (Official Form 8). Required ONLY if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is earlier. 11 U.S.C. §§ 362(h) and 521(a)(2).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 203). Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification of Completion of Instructional Course Concerning Financial Management** (Official Form 23), if applicable. Required if the debtor is an individual, unless the course provider has notified the court that the debtor has completed the course. Must be filed within 60 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Fed.R.Bankr.P. 1007(b)(7), (c).

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES
Voluntary Chapter 11 Case

- Filing fee of \$1,167.** If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$550.** If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- United States Trustee quarterly fee.** The debtor, or trustee if one is appointed, is required also to pay a fee to the United States trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The calculation of the amount to be paid is set out in 28 U.S.C. § 1930(a)(6). As authorized by 28 U.S.C. § 1930(a)(7), the quarterly fee is paid to the clerk of court in chapter 11 cases in Alabama and North Carolina.
- Voluntary Petition** (Official Form 1); **Names and addresses of all creditors.** Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 201A/B), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1112(e). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer"** (Official Form 19). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number** (Official Form 21). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (Exhibit D to Official Form 1); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. Required if the debtor is an individual. Exhibit D must be filed WITH the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 280). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Current Monthly Income** (Official Form 22B). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- List of Creditors holding the 20 largest unsecured claims** (Official Form 4). Must be filed WITH the petition. Fed.R.Bankr.P. 1007(d).
- Names and addresses of equity security holders of the debtor.** Must be filed with the petition or within 14 days, unless the court orders otherwise. Fed.R.Bankr.P. 1007(a)(3).
- Schedules of Assets and Liabilities (Official Form 6).** Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of executory contracts and unexpired leases** (Schedule G of Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs (Official Form 7).** Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed WITH the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 203), if applicable. Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certificate of Completion of Instructional Course Concerning Financial Management** (Official Form 23), if applicable. Required if the debtor is an individual and § 1141(d)(3) applies, unless the course provider has notified the court that the debtor has completed the course. Must be filed no later than the date of the last payment under the plan or the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(3) and Fed.R.Bankr.P. 1007(b)(7), (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor is an individual and has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$155,675*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(5)(C) and Fed.R.Bankr.P. 1007(b)(8), (c).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES
Chapter 12 Case

- Filing Fee of \$200.** If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$75.** If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition** (Official Form 1). **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1)
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 201A/B), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the court in a timely manner. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer."** (Official Form 19). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number** (Official Form 21). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (Exhibit D to Official Form 1). **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable. **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. Required if the debtor is an individual. Exhibit D must be filed WITH the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 280). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. §110(h)(2).
- Schedules of Assets and Liabilities** (Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 7). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices** or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 203), if applicable. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Chapter 12 Plan.** Must be filed within 90 days. 11 U.S.C. § 1221.
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor is an individual and has claimed exemptions under state or local law as described in §522(b)(3) in excess of \$155,675*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1228(b). 11 U.S.C. § 1228(f) and Fed.R.Bankr.P. 1007(b)(8), (c).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES
Chapter 13 Case

- Filing fee of \$235.** If the fee is to be paid in installments, the debtor must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$75.** If the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition** (Official Form 1); **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 201A/B), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1307(c)(9). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer,"** (Official Form 19). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number** (Official Form 21). Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (Exhibit D to Official Form 1); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. Exhibit D must be filed WITH the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 280). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
Statement of Current Monthly Income, etc. (Official Form 22C). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007.
- Schedules of Assets and Liabilities** (Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 6). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures** (Schedules I and J of Official Form 6). Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 7). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Copies of all payment advices or other evidence of payment** received by the debtor from any employer within 60 days before the filing of the petition. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Chapter 13 Plan.** Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 3015.
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 203), if applicable. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certificate of Completion of Instructional Course Concerning Financial Management** (Official Form 23). Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b), unless the course provider has notified the court that the debtor has completed the course. 11 U.S.C. § 1328(g)(1) and Fed.R.Bankr.P. 1007(b)(7), (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1)**, if applicable. Required if the debtor has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$155,675*. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b). 11 U.S.C. § 1328(h) and Fed.R.Bankr.P. 1007(b)(8), (c).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

United States Trustee Program: Approved Credit Counseling Agencies for the Northern District of NY

\$0\$ BK Class Inc.

2711 E. Melrose St. Gilbert, AZ 85297

877-376-7122

Internet: www.myonlinebankruptcyclclass.com

A 123 Credit Counselors, Inc.

6161 Blue Lagoon Dr Suite 255A

Miami, FL 33126

Internet/Telephone: www.a123cc.org / 888-412-2123

Abacus Credit Counseling

17337 Ventura Blvd Suite 226

Encino, CA 91316

Internet/Phone: www.abacuscc.org 800 516 3834

Advantage Credit Counseling Service, Inc.

2403 Sidney Street, Suite 400

Pittsburgh, PA 15203

Internet/Phone: www.advantageccs.org 866-409-2227

In Person & Telephone

Affinity Federal Credit Union

73 Mountain View Blvd.

Basking Ridge, NJ 07920

Telephone: 800 325 0808

Community Credit Counselors, Inc.

101 N. Lynnhaven Road, Suite 303

Virginia Beach, VA 23452-7523

Phone/Internet: 800-531-5124; www.bankruptcyinfo.org

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Parkway West Seneca, NY 14224

Phone/Internet: 800-926-9685, www.cccsbuff.org

Consumer Credit Counseling Svc of Rochester Inc

1000 University Ave Suite 900

Rochester, NY 14607

Phone/Internet: 888-724-2227, www.cccsofrochester.org

Consumer Credit Counseling Service of Greater Atlanta Inc.

100 Edgewood Ave, Ste 1800, Atlanta, GA 30303

800-251-2227, www.cccsinc.org

In Person (where available), Telephonic and Internet

Consumer Credit Counseling Service of Maryland & Delaware, Inc.

757 Frederick- 2nd Floor, Baltimore, MD 21228

Phone/Internet: 800-642-2227, www.cccs-inc.org

Advisory Credit Management Inc.

3511 W Commercial Blvd Suite 404

Tamarac, FL 33309

Internet: www.advisorycreditmanagement.org

Telephone: 800 786 3940

Allen Credit & Debt Counseling Agency

20003 387th Ave Woolsey, SD 57384

Phone/Internet: 888 415 8173, www.acdcas.com

Alliance Credit Counseling, Inc.

15720 John J. Delaney Suite 575

Charlotte, NC 28277

Telephone/Internet 888-594-9596 www.knowdebt.org

Black Hills Children's Ranch, Inc.

1644 Concourse Drive Rapid City, SD 57703

800-888-1596; www.pioneercredit.com

Internet & Telephone

Consumer Credit Counseling Service of San Francisco

595 Market St. Ste 1500 , San Francisco, CA 94105

Phone/Internet: 800-777-7526, www.cccsf.org

Credit Advisors Foundation

1818 South 72nd St. Omaha, NE 68124

800-942-9027, www.creditadvisors.org

In Person (where available), Telephonic, and Internet

Credit Counseling Centers of America

9330 LBJ Freeway, Ste 900 Dallas, TX 75379

800-493-2222, www.cccamerica.com

Telephonic and Internet

Consumer Credit Management Services, Inc.

315 NE 2nd Ave Delray Beach, FL 33444

Phone/Internet: 800-568-4545 www.debt-mgt.org

Consumer Education Services, Inc.

3700 Barrett Dr Raleigh, NC 27609

Internet/Phone: www.cesidebtsolutions.org

877-829-8677

Credit Advisors Foundation

1818 South 72nd Street, Omaha, NE 68124

Internet/Phone: www.yourbankruptcypartner.com

800-625-7725

Cricket Debt Counseling

219 SW Stark St Ste 200 Portland, OR 97204
Internet/Phone: www.cricketdebt.com 866-719-0400

Debt Counseling Corp.

3033 Express Dr N. Hauppauge, NY 11749
Phone: 888-354-6332
Internet: www.debtcounselingcorp.org

Forbes & Newhard Credit Solutions, Inc.

7505 Tiffany Springs Pkwy, Ste 520
Kansas City, MO 64153
Telephone: 816-582-4322

Garden State Consumer Credit Counseling, Inc.

(dba Novadebt) 225 Willowbrook, Freehold, NJ 07728
Internet/Phone: www.novadebt.org 800-992-4557

GreenPath, Inc.

36500 Corporate Dr. Farmington Hills, MI 48331-3429
Phone/Internet: 800-630-6718, www.greenpathbk.com

SafeGuard Credit Counseling Services, Inc

112 Parkway Dr. S, Hauppauge, NY 11788
Phone/Internet: 800-673-6993 www.safeguardcredit.org

Springboard Nonprofit Consumer Credit Mgmnt Inc.

4351 Latham Street, Riverside, CA 92501
Phone/Internet: 888-425-3453, www.bkhelp.org

The Mesquite Group, Inc.

600 Six Flags Dr Ste 400 Arlington, TX 76011
Phone/Internet 877-769-4069
www.themesquitegroup.org

Debt Education and Certification Foundation

114 Goliad St., Benbrook, TX 76126
Phone/Internet: 866-859-7323 www.bkcert.com

InCharge Debt Solutions

5750 Major Blvd Ste 300 Orlando, FL 32819
Internet: www.personalfinanceeducation.com

Money Management International Inc.

14141 SouthWest Fwy, Ste 1000
Sugarland TX 77478
Internet: www.moneymanagement.org
Phone: (877) 964-2227

United States Trustee Program Approved Providers: Personal Financial Management Instructional Courses (*Debtor Ed*) For the Northern District of NY

123 Debtor.com, LLC

1913 Praslin Street, Eugene, OR 97402
Phone/Internet: 866-676-1364, www.123Debtor.com

50-30-20 MoneyPlan

7651 W. August Moon Pl., Tucson, AZ 85743
Internet/Phone: www.50-30-20.com 888-450-3020

A1 Education, LLC dba Affordable Bankruptcy Courses

3511 W Commercial Blvd. Ste 401 Tamarac, FL 33309
Internet/Phone: www.debtoresnow.com 888 268 7064

247 Bankruptcy Class, Inc.

6161 Blue Lagoon Dr Ste 255B Miami, FL 33126
Internet/Phone: www.a247class.com 866-412-7247

A Better Financial Education, Inc.

One Capitol Mall Suite 200 Sacramento, CA 95814
877-930-9600 www.SmartMoneySense.com

Academy of Financial Literacy

2105 E. Oakland St, Chandler, AZ 85225
877-833-2867, www.academyoffinancialliteracy.com

Advantage Credit Counseling Service, Inc.

2403 Sidney Street Ste 400 Pittsburgh, PA 15203
Internet www.advantageccs.org

Allen Credit & Debt Counseling Agency

20003 387th Ave, Woolsey, SD 57384
888-415-8173 www.acdcas.com

Consumer Credit Counseling Svc of Rochester, Inc.

1000 University Ave, ste 900 Rochester, NY 14607
888-724-2227 www.cccsofrochester.org

Consumer Credit Counseling Service of San Francisco

595 Market St, Ste 1500, San Francisco, CA 94108
800-777-7526, www.cccssf.org

Consumer Education and Training Services

1200 Fifth Ave. Ste 600, Seattle, WA 98101
206-267-7017 www.CentsProgram.com

Consumer Financial Education Foundation of America, Inc.

2 No 20th St., Suite 1030, Birmingham, AL 35203
866-684-8171, www.cfefa.org

Dalton Education, LLC

5400 Laurel Sprngs Pkwy, Suwanee, GA 30024
877-426-2373, www.dalton-education.com

Alliance Credit Counseling, Inc.

15720 John J Delaney, Ste 575
Charlotte, NC 28277
(888) 594-9596 www.knowdebt.org

American Bureau of Credit Services, Inc.

3511 W Commercial Blvd, ste 401 Tamarac, FL 33309
800-701-0437 www.americanbureauofcredit.com

Arbor Investments

1850 South 72nd Street, Omaha, NE 68124
800-625-7725 www.yourbankruptcypartner.com

BK Education Services

12728 W. Mardia Street, Boise, ID 83709
800-871-3162 www.BKEducation.com

Black Hills Children's Ranch, Inc.

1644 Concourse Drive, Rapid City, SD 57703
800-888-1596, www.pioneercredit.com

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Pkwy, Ste 300, West Seneca, NY 14224
800-926-9685, www.cccsbuff.org

Consumer Credit Counseling Service of Maryland & Delaware, Inc.

757 Frederick Rd, 2nd Fl., Baltimore, MD 21228
410-747-2050, www.cccs-inc.org

Consumer Credit Cnslng Svc of Orange Cty, Inc.

1920 Old Tustin Ave., Santa Ana, CA 92832
888-289-8230, www.cccsoc.org

Dave Ramsey's Debtor Education, LLC

1749 Mallory Lane, Brentwood, TN 37027
800-480-5902, daveramsey.com/bankruptcy

Debt Education and Certification Foundation

114 Goliad St. Benbrook, TX 76126
866-859-7323, www.bkcert.com

DebtorWise Foundation

1100 University Ave Ste 211 Rochester, NY 14607
www.debtorwise.org 800-870-2222

Debt Reduction Services, Inc.

6213 N. Cloverdale Rd, Ste 100 Boise, ID 83713
208-378-0200, www.debtredutionservices.org

Financial Strategies Mortgage, Inc.

695 Pro-Med Lane, Carmel, IN 46032
www.bkcourse.com 877-252-6877

Garden State Consumer Credit Counseling, Inc.

225 Willowbrook Road, Freehold, NJ 07728

www.novadebt.org 877-892-4557

GreenPath, Inc.

36500 Corporate Dr Farmington Hills, MI 48331-3429

800-630-6718, www.greenpath.com

Hananwill Financial Education Services

115 N Cross St, Robinson, IL 62454

(866) 544-5557 www.hananwill.com

Parkland College

2400 W. Bradley Ave. Champaign, IL 61821

Phone: 271-351-2200, www.Parkland.edu/bai

Sage Personal Finance

4043 Contera Road, Encino, CA 91436

800-516-2759, www.sagepf.com

Solid Start Financial Education Services, LLC

10121 SE Sunnyside Rd, Suite 300

Clackamas, OR 97015

www.solidstartfinancial.com

Springboard Nonprofit Consumer Credit Mngmt. Inc

4351 Latham Street, Riverside, CA 92501

888-425-3453, www.bkhelp.org

Hummingbird Credit Counseling and Education, Inc.

3737 Glenwood Ave., St. 100 Raleigh, NC 27612

800-645-4959, www.hbcce.org

InCharge Debt Solutions

5750 Jajor Blvd, Suite 300, Orlando, FL 32819

877-267-0604, www.personalfinancialeducation.com

Money Management International, Inc.

14141 Southwest Fwy Ste 1000, Sugarland, TX 77096

877-964-2227, www.moneymanagement.org

Stand Sure Information Services, Inc.

406 5th St. N, Ste 1 Onconta, AL 35121

(877) 750-0851 www.standsuretoday.com

Start Fresh Today Instructional, LLC

3511 W Commercial Blvd Ste 401 Tamarac, FL 33309

800-435-9138, www.startfreshtodayinstructional.com

The Mesquite Group, Inc.

600 Six Flags Dr. Ste 400 Arlington, TX 76011

877-769-4069 www.themesquitegroup.org

Van Education Center

5345 Arapahoe Ave Ste 7, Boulder, CO 80303

Internet: www.adultedschool.com

RULE 1007-2 MAILING MATRIX

- (a) **Matrix.** When a list of creditors or list of equity security holders is required to be filed pursuant to [Fed. R. Bankr. P. 1007](#), it shall be accompanied by a matrix containing the name and address of all creditors and other parties in interest. In addition, the list of the twenty (20) largest unsecured creditors filed pursuant to [Fed. R. Bankr. P. 1007\(d\)](#) shall be accompanied by a separate matrix. Each matrix shall be submitted in proper form, as described in paragraph (c) and (d) of this Rule.
- (b) **Reliance Upon the Matrix.** The Clerk may rely upon the matrix as filed and any amendments thereto, for purposes of providing notice as required by these Local Bankruptcy Rules and the Federal Rules of Bankruptcy Procedure.
- (c) **Matrix Format.** The mailing matrix must be formatted as follows:
- (1) The matrix must be compatible with CM/ECF and must be formatted as a text file (*.txt) in ASCII format;
 - (2) The matrix must be typed in at least a 12-point font;
 - (3) The entries must appear in a column (left, center or right justified) with a one (1) inch margin;
 - (4) Entries should be in both uppercase and lowercase letters;
 - (5) Each creditor entry must consist of no more than five (5) single-spaced lines;
 - (6) Each line must contain no more than forty (40) characters, including spaces and punctuation;
 - (7) Each creditor's city, state, and zip code must all appear together on the final line;
 - (8) The two (2) letter state identifier as prescribed by the United States Post Office shall be used in an address with no periods included;
 - (9) If required under the Bankruptcy Code or Federal Rules of Bankruptcy Procedure, any attention lines or account numbers should be typed on the second line of the creditor's entry, and not on the last line. Account numbers should be in redacted format, identifying the last four (4) digits only; and
 - (10) There must be a double space between each creditor entry.
- (d) **Additional Copy of Mailing Matrix Required.** In addition to the matrix filed in accordance with paragraph (c) above, a .pdf version of the matrix must be filed as either an attachment to the petition or as a stand-alone document.

- (e) **Matrix Certification.** Whenever a matrix is required to be submitted pursuant to paragraph (a) of this Rule, paragraph (b) of LBR 1003-1, paragraph (d) of LBR 1009-1, paragraph (c) of LBR 1015-1, paragraph (c) of LBR 1019-1, or as otherwise required by the Court, the proponent or proponent's attorney must certify that the matrix contains the name, address, and zip code of all creditors and entities that appear in the list of creditors, list of equity security holders, list of twenty (20) largest unsecured creditors, or amendments thereto. The certification shall conform substantially to the following:

CERTIFICATION OF MAILING MATRIX

I (we), _____, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioners(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses, zip codes and, if required, account numbers, in redacted form, of all persons and entities, as they appear on the list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated:

Attorney for Debtor/Petitioner
(Debtor(s)/Petitioner(s))

- (f) **Matrix Certification in an Involuntary Case.** Whenever a matrix is required to be submitted in an involuntary case the proponent or proponent's attorney must certify that the matrix contains the name and address, of all petitioning creditors, their attorneys and any other parties in interest known to the petitioning creditors or their attorneys. The certification shall conform substantially to the following:

CERTIFICATION OF MAILING MATRIX IN AN INVOLUNTARY CASE

I (we), _____, the attorney for the petitioning creditors hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names and addresses, zip codes and, if required, account numbers, in redacted form, of all persons and entities, as they appear on the list of creditors/list of equity security holders, or any amendment thereto filed herewith of the petitioning creditors, any attorneys for petitioning creditors and any other parties in interest known to the petitioning creditors or their attorney.

Dated:

Attorney for Petitioning Creditors

- (g) **Noncompliance.** The failure to comply with the requirements of this Rule and the Federal Rules of Bankruptcy Procedure may subject the case to dismissal.

Comment

An example of an entry that complies with this Rule appears below.

XYZ, Inc. Acct. No. XXX-XXX-1234 ATTN: 567 Avenue A Albany, NY 12207
--

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK**

In re _____,)
[Set forth here all names including married, maiden, and trade)
names used by debtor within last 8 years.])
Debtor) Case No.)
Last four digits of Social Security No(s): _____) Chapter)
Employer Tax Identification (EIN) No(s). (if any) _____)

CERTIFICATION OF MAILING MATRIX

I (we), _____, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses zip codes and, if required, account numbers in redacted form, of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated:

Attorney for Debtor/Petitioner
Debtor(s)/Petitioner(s)

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check if this is an amended filing

Official Form B 3B

Application to Have the Chapter 7 Filing Fee Waived

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on *Schedule J: Current Expenditures of Individual Debtor(s)* (Official Form 6J).

Check all that apply:

- You
- Your spouse
- Your dependents

_____ How many dependents?

_____ Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

Your family's average monthly net income

That person's average monthly net income (take-home pay)

You \$ _____

Your spouse + \$ _____

Subtotal..... \$ _____

— \$ _____

Total..... \$ _____

3. Do you receive non-cash governmental assistance?

- No
- Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
- Yes. Explain.....

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

Part 2: Tell the Court About Your Monthly Expenses

6. Estimate your average monthly expenses.

Include amounts paid by any government assistance that you reported on line 2. \$ _____

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1?

No
 Yes. Identify who.....

8. Does anyone other than you regularly pay any of these expenses?

No
 Yes. How much do you regularly receive as contributions? \$ _____ monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?

No
 Yes. Explain

Part 3: Tell the Court About Your Property

If you have already filled out *Schedule A: Real Property (Official Form B 6A)* and *Schedule B: Personal Property (Official Form B 6B)*, attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ _____

11. Bank accounts and other deposits of money?

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

	<u>Institution name:</u>	<u>Amount:</u>
Checking account:	_____	\$ _____
Savings account:	_____	\$ _____
Other financial accounts:	_____	\$ _____
Other financial accounts:	_____	\$ _____

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Number _____	Street _____	Current value:	\$ _____
City _____	State _____	Amount you owe on mortgage and liens:	\$ _____
	ZIP Code _____		

13. Other real estate?

Number _____	Street _____	Current value:	\$ _____
City _____	State _____	Amount you owe on mortgage and liens:	\$ _____
	ZIP Code _____		

14. The vehicles you own?

Examples: Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Make: _____	Current value:	\$ _____
Model: _____	Amount you owe on liens:	\$ _____
Year: _____		
Mileage _____		
Make: _____	Current value:	\$ _____
Model: _____	Amount you owe on liens:	\$ _____
Year: _____		
Mileage _____		

15. Other assets?

Describe the other assets:

Do not include household items and clothing.

[Empty box for describing other assets]

Current value: \$ _____
Amount you owe on liens: \$ _____

16. Money or property due you?

Who owes you the money or property?

How much is owed?

Do you believe you will likely receive payment in the next 180 days?

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, Workers' compensation, personal injury recovery

\$ _____
\$ _____

No
 Yes. Explain:

[Empty box for explanation]

Part 4: Answer These Additional Questions

17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?

No
 Yes.

Whom did you pay? Check all that apply:

- An attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

How much did you pay?

\$ _____

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?

No
 Yes.

Whom do you expect to pay? Check all that apply:

- An attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

How much do you expect to pay?

\$ _____

19. Has anyone paid someone on your behalf for services for this case?

No
 Yes.

Who was paid on your behalf? Check all that apply:

- An attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

Who paid? Check all that apply:

- Parent
 Brother or sister
 Friend
 Pastor or clergy
 Someone else _____

How much did someone else pay?

\$ _____

20. Have you filed for bankruptcy within the last 8 years?

No
 Yes.

District _____ When _____ Case number _____
MM/ DD/ YYYY
District _____ When _____ Case number _____
MM/ DD/ YYYY
District _____ When _____ Case number _____
MM/ DD/ YYYY

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X _____ X _____
Signature of Debtor 1 Signature of Debtor 2

Date _____
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify the case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form B 3B), the court orders that the application is:

Granted. However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

Denied. The debtor must pay the filing fee according to the following terms:

<u>You must pay...</u>	<u>On or before this date...</u>
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
+ \$ _____	_____ Month / day / year
Total	_____

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

Scheduled for hearing.

A hearing to consider the debtor's application will be held

on _____ at _____ AM / PM at _____.
Month / day / year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

Month / day / year **By the court:** _____
United States Bankruptcy Judge

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(If known)

Check if this is an amended filing

Official Form B 3A

Application for Individuals to Pay the Filing Fee in Installments

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

You must propose to pay the entire fee no later than 120 days after you file this bankruptcy case. If the court approves your application, the court will set your final payment timetable.

You propose to pay...

\$ _____	<input type="checkbox"/> With the filing of the petition
\$ _____	<input type="checkbox"/> On or before this date..... MM / DD / YYYY
\$ _____	On or before this date..... MM / DD / YYYY
\$ _____	On or before this date..... MM / DD / YYYY
+ \$ _____	On or before this date..... MM / DD / YYYY

Total \$

◀ Your total must equal the entire fee for the chapter you checked in line 1.

Part 2: Sign Below

By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:

- You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.
- You must pay the entire fee no later than 120 days after you first file for bankruptcy, unless the court later extends your deadline. Your debts will not be discharged until your entire fee is paid.
- If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceedings may be affected.

x _____	x _____	x _____
Signature of Debtor 1	Signature of Debtor 2	Your attorney's name and signature, if you used one
Date _____	Date _____	Date _____
MM / DD / YYYY	MM / DD / YYYY	MM / DD / YYYY

Fill in this information to identify the case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(If known)

Chapter filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Order Approving Payment of Filing Fee in Installments

After considering the *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A), the court orders that:

The debtor(s) may pay the filing fee in installments on the terms proposed in the application.

The debtor(s) must pay the filing fee according to the following terms:

You must pay... **On or before this date...**

\$ _____ _____
Month / day / year

\$ _____ _____
Month / day / year

\$ _____ _____
Month / day / year

+ \$ _____ _____
Month / day / year

Total

\$ _____

Until the filing fee is paid in full, the debtor(s) must not make any additional payment or transfer any additional property to an attorney or to anyone else for services in connection with this case.

Month / day / year

By the court: _____
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re _____,)
[Set forth here all names including married, maiden, and trade)
names used by debtor within last 8 years.])
Debtor) Case No. _____)
) Chapter _____)
Employer's Tax Identification No(s). [if any] _____)
Last four digits of Social Security No(s): _____)

For Debtor:

____ Payment advices are attached

____ Payment advices **are not** attached because debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition.

____ Payment advices **are not** attached because debtor:

- ___ receives disability payments
- ___ is unemployed and does not receive unemployment compensation
- ___ receives Social Security payments
- ___ receives a pension
- ___ does not work outside the home
- ___ is self employed
- ___ other, please explain _____

Schedule I, Line 1 Income _____

Occupation as listed on Schedule I _____

For Joint Debtor, if applicable:

____ Payment advices are attached

____ Payment advices **are not** attached because debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition.

____ Payment advices **are not** attached because debtor:

- ___ receives disability payments
- ___ is unemployed and does not receive unemployment compensation
- ___ receives Social Security payments
- ___ receives a pension
- ___ does not work outside the home
- ___ is self employed
- ___ other, please explain _____

Schedule I, Line 1 Income _____

Occupation as listed on Schedule I _____

I declare under penalty of perjury that I have read this Payment Advices Cover Sheet and the attached payment advices, consisting of ____ sheets, and that they are true and correct to the best of my knowledge, information and belief.

Signature of Debtor: _____ Date: _____

Signature of Joint Debtor: : _____ Date: _____