

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Introduction

BANKRUPTCY RULE 1007(b)(7)

As an approved personal financial management course provider, you are now allowed to file the certificate of completion of the post-petition personal financial management course for debtors directly with the court. Bankruptcy Rule 1007(b)(7) has been amended to streamline this process and is scheduled to go into effect on December 1, 2013.

- As an approved personal financial management course provider, you will need to register as a CM/ECF limited filer in each court where you will be filing personal financial management course certificates on behalf of debtors.
- A limited filer agreement will be provided to you.
- Training materials for filing these certificates are included in this document.
- A CM/ECF login and password can be obtained by accessing our court's website at www.iasb.uscourts.gov.
 - Select the Services drop down menu.
 - Select the CM/EF Training & Registration option.
 - Click on the Financial Management Provider Registration Form.
 - Complete the fill in form and Submit.

Deadlines associated with filing certificates of debtors' completion of this course are critically important to the debtor and your responsibilities as an approved course provider.

- In a chapter 7 or 13 case, if the statement of the debtor's completion of the course is not filed within 45 days after the first date set for the §341 meeting of creditors, amended Fed. R. Bankr. P. 5009(b) will require the clerk to notify the debtor that the case will be closed without entry of a discharge unless the statement is filed within the applicable deadline under Fed. R. Bankr. P. 1007(c).
- In a chapter 11 or 13 case, this certificate of completion must be filed no later than the last payment made by the debtor as required by the plan.

The risk to the debtor, if the provider fails to timely file the certificate, is that the debtor's case could be closed without a discharge. See Fed. R. Bankr. P. 4004(c)(1)(H).

If you do not file a certificate in a timely manner your limited filer privileges may be revoked by the Court.

- The failure to do so could result in the closing of the debtor's case without a discharge.
- In the event your limited filer privileges are revoked by a court, the court will notify the Executive Office of the U.S. Trustees or Bankruptcy Administrator of the revocation.

If you need to review what has been filed in a case, you will need to register with the PACER

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Service Center to obtain case information at <http://www.pacer.gov/register.html>

Steps for Filing the Certificate of Completion of a Personal Financial Management Course

- Access to a debtor’s case is through the court’s Case Management Electronic Case Filing (CM/ECF) system.
- CM/ECF is a Web based software program used by all the bankruptcy courts in the country.
- CM/ECF can be accessed successfully using Internet Explorer 8.0 and 9.0 and Mozilla Firefox.
- Internet Explorer is the recommended Web browser.

The following provides the steps to file a personal financial management course certificate electronically to the debtor’s case.

STEP 1 Internet Access

To access the Court’s Web site, open Internet Explorer and enter the URL for the court in the browser’s address field – <http://www.iasb.uscourts.gov>

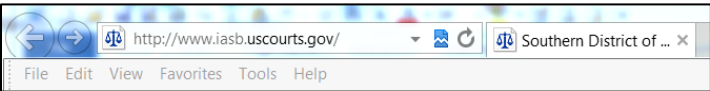


Figure 1

NOTE: The Back or Forward arrow buttons on your Internet Explorer bar can be used to back up or go forward in case processing at any time.

STEP 1A

Access to CM/ECF is on our court’s home page as shown below.



Figure 1A

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

STEP 2 Logins and Passwords

Internet users, including personal financial management course providers, attorneys, and trustees enter their CM/ECF login and password on this screen. **(See Figure 2)**

The logins and passwords are issued by the court. These logins and passwords allow electronic filing of documents.

The user's login and password constitute the electronic equivalent of their signature. This concept is generally incorporated into the court's General Order on Electronic Filing or by Local rule.

Each user is personally responsible for all activity completed with their logins.

CM/ECF Filer or PACER Login

Notice
This is a **Restricted Web Site** for Official Court Business only. Unauthorized entry is prohibited and subject to prosecution under Title 18 of the U.S. Code. All activities and access attempts are logged.

Instructions for viewing filed documents and case information:
If you do not need filing capabilities, enter your PACER login and password. If you do not have a PACER login, you may register online at <http://www.pacer.gov>.

Instructions for filing:
Enter your CM/ECF filer login and password if you are electronically filing something with the court.

Authentication

Login: **IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:** All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with [Fed. R. Bankr. P. 9037](#). This requirement applies to all documents, including attachments.

Password:

Client code:

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

Notice
An access fee of \$0.10 per page or \$2.40 per document with an audio attachment, as approved by the Judicial Conference of the United States, will be assessed for access to this service. For more information about CM/ECF, [click here](#) or contact the PACER Service Center at (800) 676-6856.

CM/ECF has been tested using Firefox and Internet Explorer 8 and 9.

Figure 2

The **Client code** field on the screen in Figure 2 should be blank.

Prior to clicking **[Login]**, a user **must** check the box, highlighted in Figure 2 above, to indicate that he/she understands compliance with the redaction rules.

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:
All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

If an error is made entering login and password information before submitting the screen, clicking the **[Clear]** button will delete the data and allow you to reenter information.

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

STEP 3

The **CM/ECF MAIN MENU** screen pictured in **Figure 3** will appear.



Figure 3

Access to the various menus is provided by the blue main menu bar at the top of the screen. Each selection is a hyperlink to another set of options or hyperlinks.

This menu is also used to exit the system. The preferred method to exit CM/ECF is to click the **[Logout]** hypertext link on this CM/ECF main menu bar.

You have access to the Bankruptcy menu.

Click on **[Bankruptcy]** in the blue main menu bar as shown above.

STEP 4

Click on **[Financial Management Certificates]** on the next screen shown in Figure 4.



Figure 4

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

STEP 5

IMPORTANT: You must file separate certificates as separate docket events for the Debtor and/or Joint Debtor as shown in Figure 5.

Enter the case number in yy-nnnnn format, including the hyphen and click [Next].

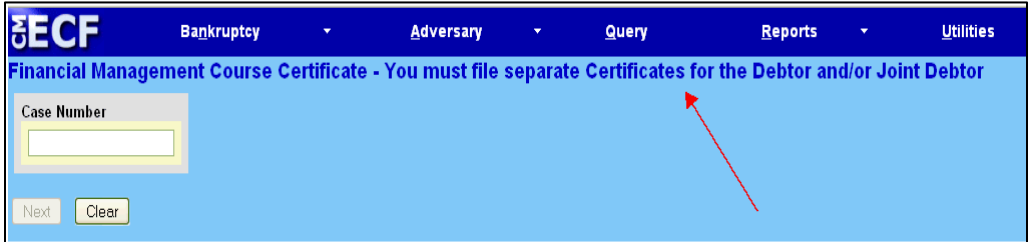


Figure 5

As the case number is entered, an additional button appears. The **Find This Case** button shown in Figure 5-1 may be used to verify the case number. There may be duplicate case numbers for different offices within the court. In that situation, debtors' names will be presented to you for selection.

NOTE: If the system displays a "Cannot find case XX-XXXXX" message you may delete the incorrect case number and try entering the case number again. In addition, you may use the browser **[Back]** button at any time during this process to verify former screens until the final submission.

If you have already accessed a case in this session, the number of the last case accessed will be displayed. Make sure the correct case number appears.

NOTE: You may cancel an event in process at any time by clicking on another menu option from the Main Menu or logging out.

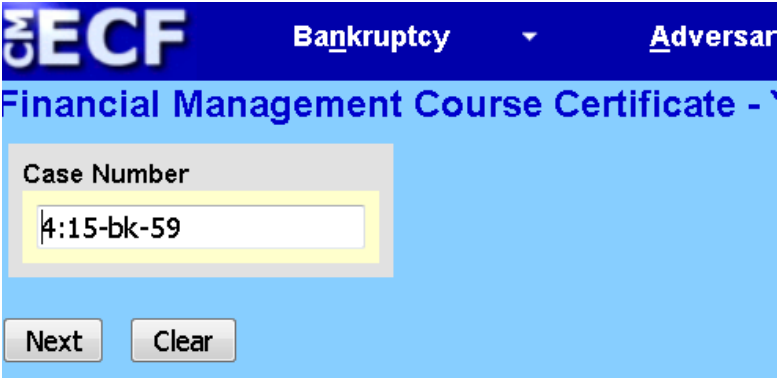


Figure 5-1

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

STEP 6

Click on the event name below the **Available Events** header to select it. You have two options – one for the Debtor and one for the Joint Debtor. Your selection will appear in the **Selected Events** list on the right side of this screen. (See Figure 6)

Click **[Next]** to continue.

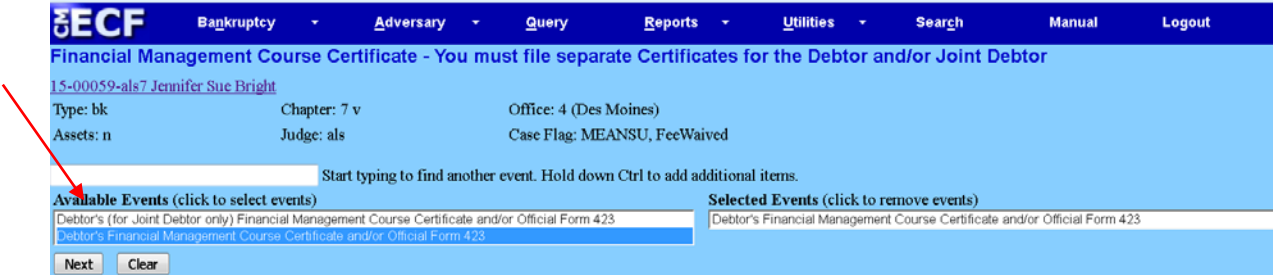


Figure 6

The fill-in version of Official Form 423 can be located on our website at www.iasb.uscourts.gov. Select the Resources drop down menu then Forms. Click on the link to the US Courts Bankruptcy Forms Manual and scroll down until you see Form 423. Click the link to open the form. Complete the form, save as a pdf and attach it to your scanned certificate of completion.

STEP 7

The next process will link the PDF document of the certificate to this entry.

Click **[Browse]** as shown in Figure 7.



Figure 7

STEP 8

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Navigate to the directory where the appropriate PDF file is located and select the document with your mouse. (See Figure 8)

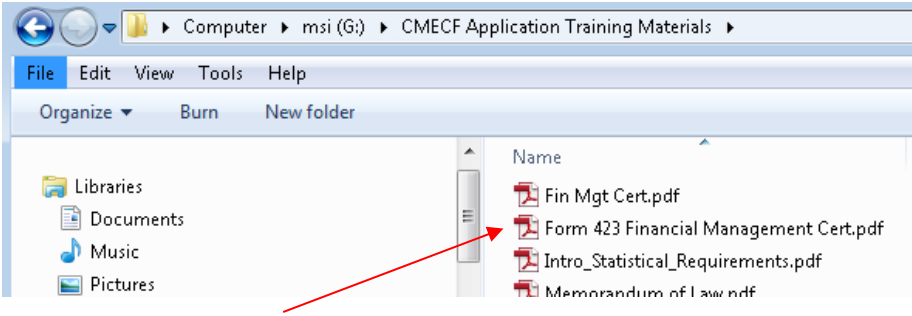
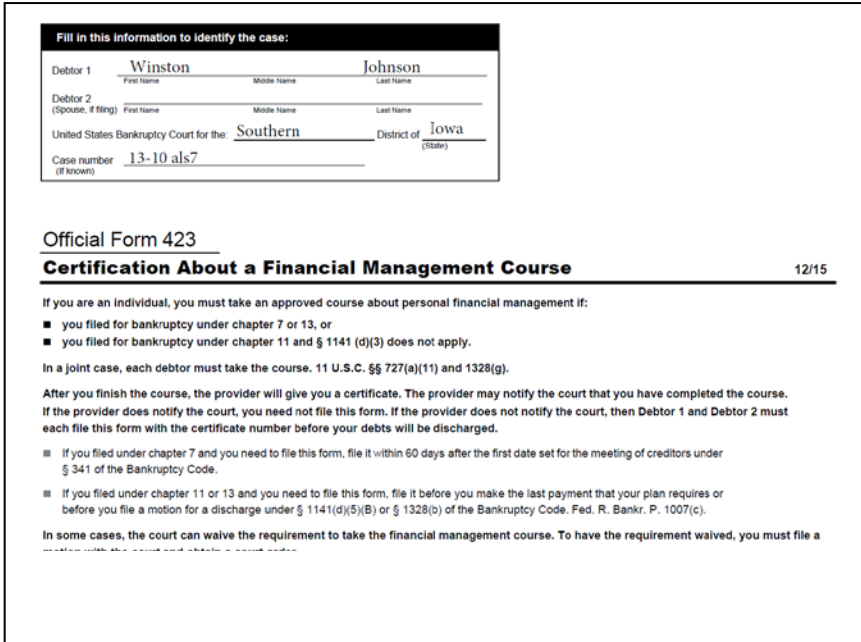


Figure 8

To make certain you are about to associate and file the correct PDF file, right-click on the filename and click **[Open]**.

This will launch Adobe Acrobat and display the imaged document to verify this is the correct document. (See Figure 8-1)



Fill in this information to identify the case:

Debtor 1	Winston	Johnson
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the	Southern	District of Iowa
		(State)
Case number (if known)	13-10 als7	

Official Form 423
Certification About a Financial Management Course 12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code, Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a

Figure 8-1

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Close the Adobe application. Click **[Open]** on the **File Upload** dialogue box (See **Figure 8-2**).

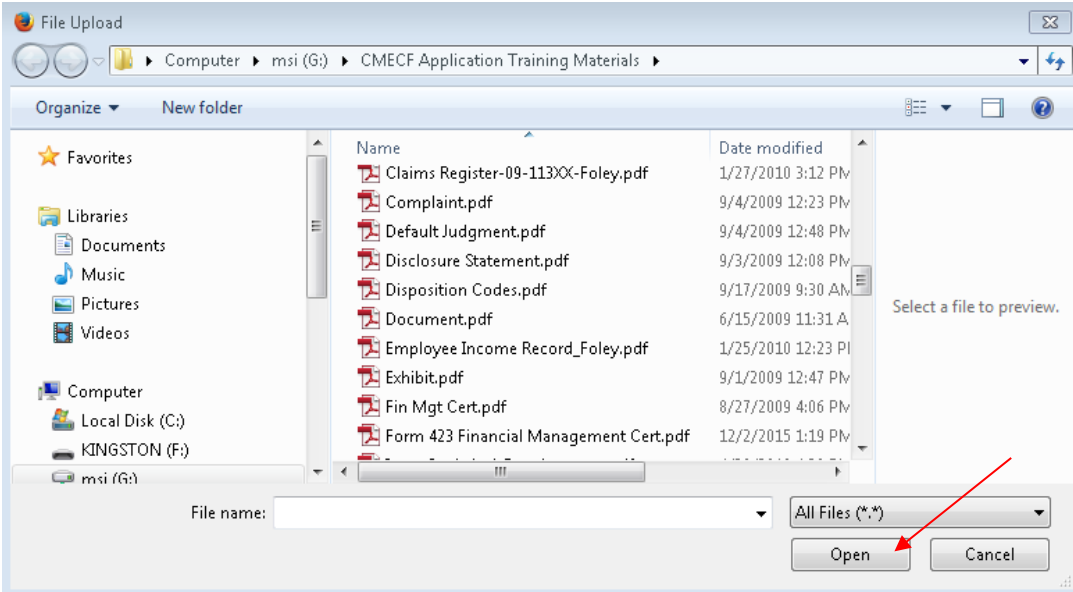


Figure 8-2

Click **[Next]**.

STEP 9

A processing screen will appear. Click **[Next]** to proceed.



Figure 9

STEP 10

The docket text generated by this docket entry displays for your examination. **(See Figure 10)** Verify the accuracy of the docket text because this entire text will print on the docket report.

If this final docket text is incorrect, you have an opportunity to use the browser back button one or more times to find the error.

Your name as the user will appear in parenthesis within the docket text.

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Notice the **Attention!!** message. When the **[Next]** button is clicked, this transaction will be submitted to this court and no further edits can be made. If it is not correct you can start the entire process over by selecting the Bankruptcy menu or use your browser's back button to go back to prior screens. If the docket text is correct, click **[Next]**.

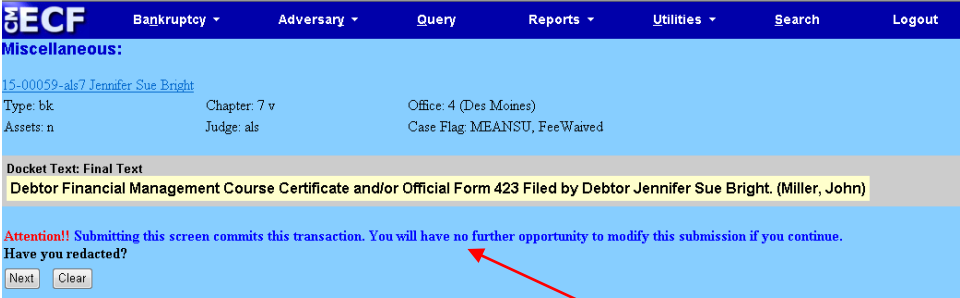


Figure 10

STEP 11

The **Notice of Electronic Filing** certifies the filing with the court. (See Figure 11) To print a copy of this notice, click the browser **Print** icon. You may also save a copy of this notice by clicking **File** on the browser menu bar and selecting the **Save As...** option.

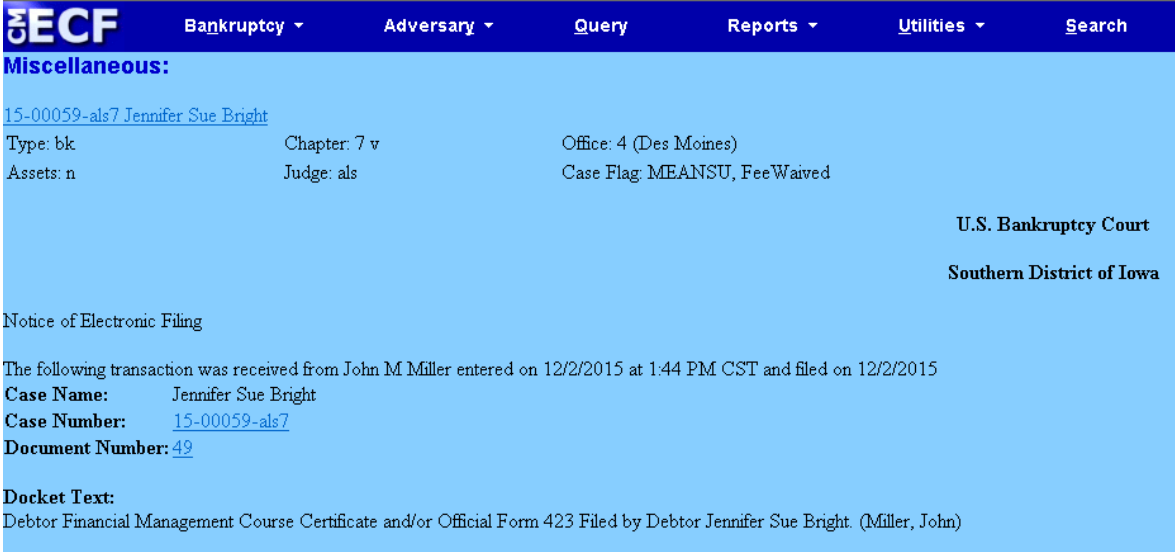


Figure 11

Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

Other information that appears on the **Notice of Electronic Filing**:

- Date and time stamp information
- Debtor name
- Case number *hyperlink* to the docket sheet
- Docket text
 - Text produced from docket event.
 - Attachment type, description, and attachment number, which is a *hyperlink* to the PDF file of the attached document, if there is one.
- Document number *hyperlink* to associated (PDF) documents
- Electronic document stamp: Unique identifying name of the document being filed for security purposes. Key file of the court used for encryption.

NOTE: You can only access the docket sheet and the PDF document through these *hyperlinks* if you have a PACER login.