



U.S. Department of Justice  
Office of the United States Trustee

780 Regent Street, Suite 304  
Madison, WI 53715

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**IMPORTANT REMINDER:**  
**POST-FILING DEBTOR EDUCATION REQUIRED**

After the Trustee assigned to your bankruptcy case has concluded your Meeting of Creditors, there is one more financial education requirement that you must satisfy before your bankruptcy discharge can be entered. Before the bankruptcy discharge can be entered in your case, you **MUST** provide proof that:

- You have taken an instructional course concerning personal financial management from a provider approved by the Office of the United States Trustee;
- You took that instructional course concerning personal financial management **AFTER** you filed your bankruptcy petition; and
- You completed that instructional course concerning personal financial management, and received a Certificate of Completion from the provider.

**PLEASE NOTE:** THIS EDUCATIONAL REQUIREMENT IS DIFFERENT FROM, AND IN ADDITION TO, THE CREDIT COUNSELING COURSE YOU COMPLETED BEFORE YOU FILED BANKRUPTCY.

IF YOU FAIL TO TAKE AND COMPLETE AN INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT FROM A PROVIDER APPROVED BY THE OFFICE OF THE UNITED STATES TRUSTEE, AND FILE YOUR CERTIFICATE OF COMPLETION WITH THE CLERK OF THE BANKRUPTCY COURT

- WITHIN 60 DAYS AFTER THE FIRST DATE SET FOR THE MEETING OF CREDITORS (for Chapter 7 cases)
- BEFORE YOUR FINAL PAYMENT UNDER THE PLAN (for Chapter 13 cases)

THE COURT WILL CLOSE YOUR BANKRUPTCY CASE AND ENTER A NOTICE OF NO ENTRY OF DISCHARGE.

Providers of instructional courses concerning personal financial management approved by the Office of the United States Trustee are listed on the United States Trustee's website:

<https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>.