

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

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## 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.
- Each court in which you will be filing will provide you with a limited filer agreement.
- Training material for filing these certificates are included in this document.
- Go to each court's public web site for instructions on how to get a CM/ECF login and password.

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, 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).

Some courts may revoke a provider's limited filer privileges if the provider does not file a certificate in a timely manner.

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

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

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### **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 pages provide the steps to file a personal financial management course certificate electronically to the debtor's case.

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

## STEP 1 Internet Access

To access the court Web site, open Internet Explorer and enter the URL for the court in the browser's address field. The example below shows the address for the Bankruptcy Court for the Northern District of Indiana. Each court will have its own unique address.



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 will be on each court's home page. The home page for the Bankruptcy Court in the Northern District of Indiana is shown below as an example. Each court's web page will be different.



Figure 1A

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## 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 each 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 with their logins.

**Figure 2**

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

Prior to clicking **[Login]**, a user **must** check the box 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.

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## STEP 3

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



**Figure 3**

Access to the various modules 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 **[Personal Financial Mgt Certificates]** on the next screen shown in Figure 4.



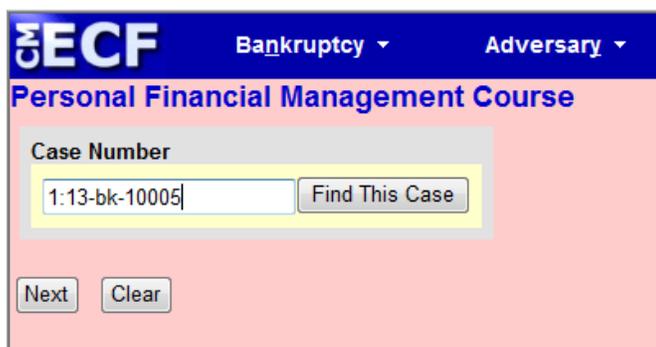
**Figure 4**

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### STEP 5

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



The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a blue header with the ECF logo and two dropdown menus labeled 'Bankruptcy' and 'Adversary'. Below the header, the title 'Personal Financial Management Course' is displayed in blue. The main content area has a light pink background. A 'Case Number' label is positioned above a text input field. The input field contains the text '1:13-bk-10005'. To the right of the input field is a button labeled 'Find This Case'. Below the input field and button are two buttons: 'Next' and 'Clear'.

**Figure 5**

As the case number is entered, an additional button appears. The **Find This Case** button may be used to verify the case number. There may be duplicate case numbers for different offices within that 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.

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## STEP 6

Click on the event name below the **Available Events** header to select it. **Personal Financial Mgt Course** will now also appear in the **Selected Events** list on the right side of this screen. (See Figure 6)

Click **[Next]** to continue.

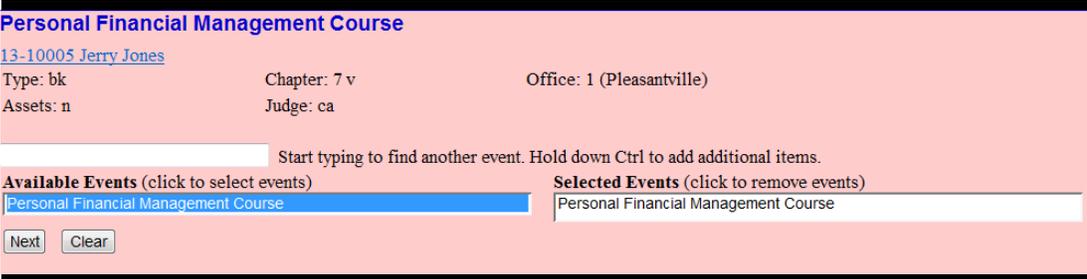


Figure 6

## STEP 7

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

**NOTE:** If the court allows the submission of one PDF document containing certificates for both the debtor and joint debtor, that document can be selected here.

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

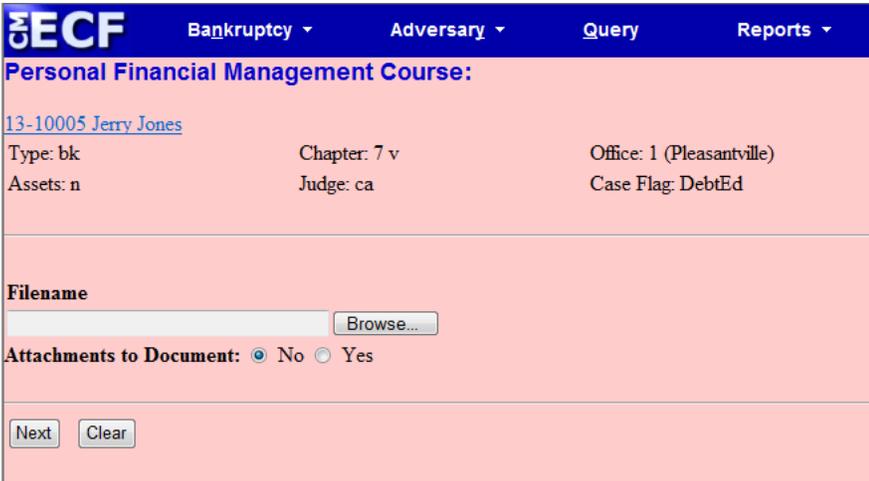


Figure 7

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## STEP 8

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

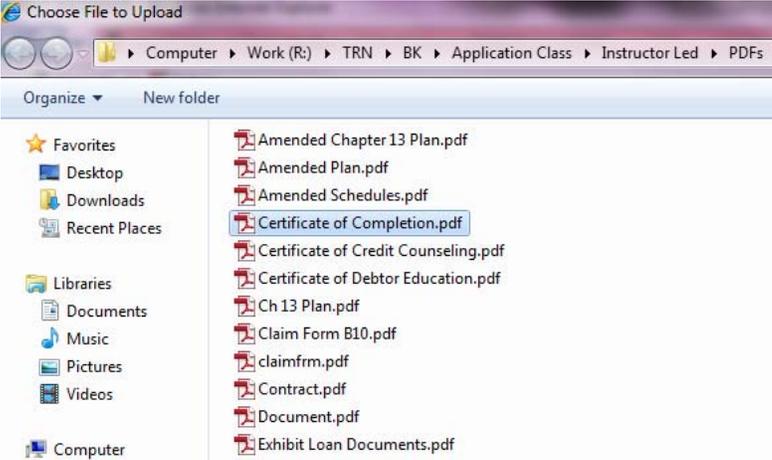


Figure 8

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 the Adobe Acrobat Reader to display the imaged document to verify that this is the correct document. (See Figure 9)

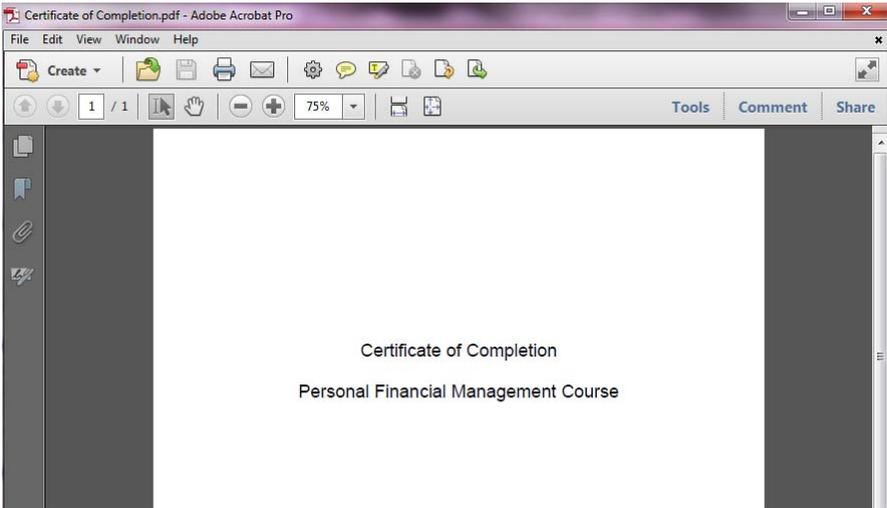


Figure 9

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

Close the Adobe application. Click [Open] on the **Choose File to Upload** dialogue box.

## STEP 9

If applicable, a joint debtor certificate can be added as an attachment. Click the **Yes** radio button at the right of the **Attachments to Document** prompt. (See Figure 10).

NOTE: An **attached** document will be referenced separately in the docket text, and the other attached image will be accessible by a separate hyperlink within the docket text.

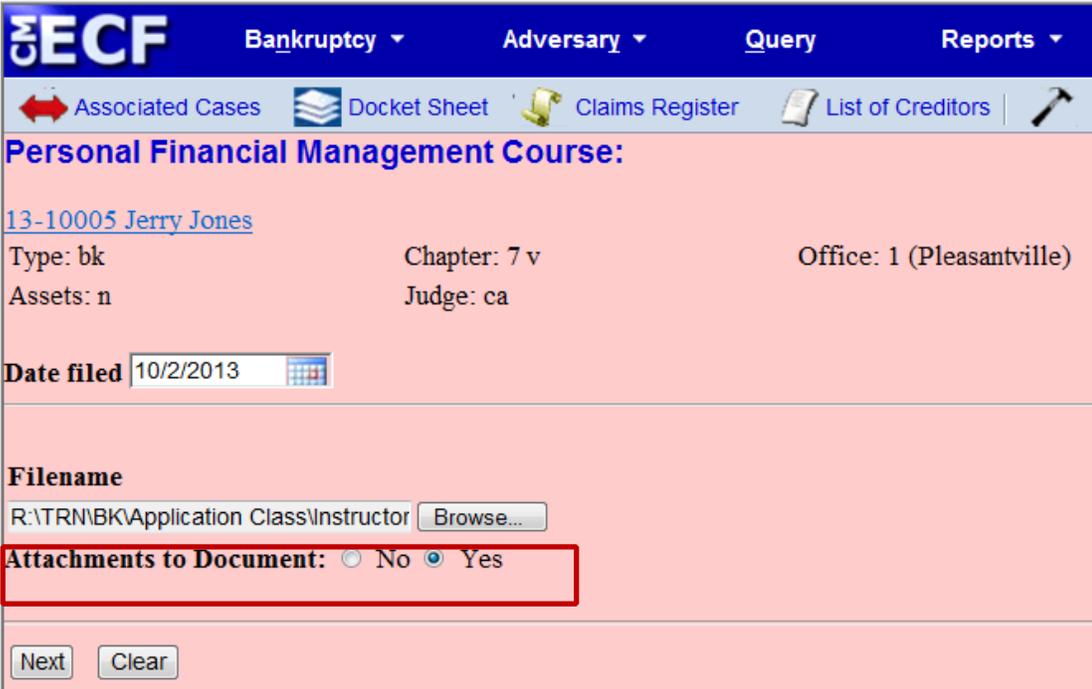


Figure 10

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

The Attachment screen opens. (See Figure 11)

**ECF** Bankruptcy Adversary Query Reports Utilities Search Logout

Associated Cases Docket Sheet Claims Register List of Creditors Deadlines/Hearings Calendar Event

**Personal Financial Management Course:**

13-10005 Jerry Jones

Type: bk Chapter: 7 v Office: 1 (Pleasantville)  
Assets: n Judge: ca

**Select one or more attachments.**

1) Select the PDF document that contains the attachment.

**Filename**

2) Fill in the fields below.

**Category** and/or **Description**

3) Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list of filenames is complete, click on the Next button.

**Figure 11**

There are three steps to the attachment process:

- (1) Click **[Browse]**, then navigate to the drive and directory where the appropriate PDF file for the joint debtor certificate is located and select it with your mouse.
  - To make certain you are about to associate the correct PDF file for this entry, right-click the filename with your mouse and click **Open**. This will launch the Adobe Acrobat Reader to display the contents of the imaged document. Verify that the document is correct.
  - Close or minimize the Adobe Acrobat Reader by clicking the **X** on the control box in the upper-right corner of the window.
- (1) Select an appropriate item from the **Category** drop-down list or give your attached document a more specific description in the **Description** box.

The system requires an entry in **either** the **Category** or **Description** box, or both.

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For example, you could enter “Joint Debtor Personal Financial Mgt Cert.” This description will then appear in docket text. (See Figure 12)

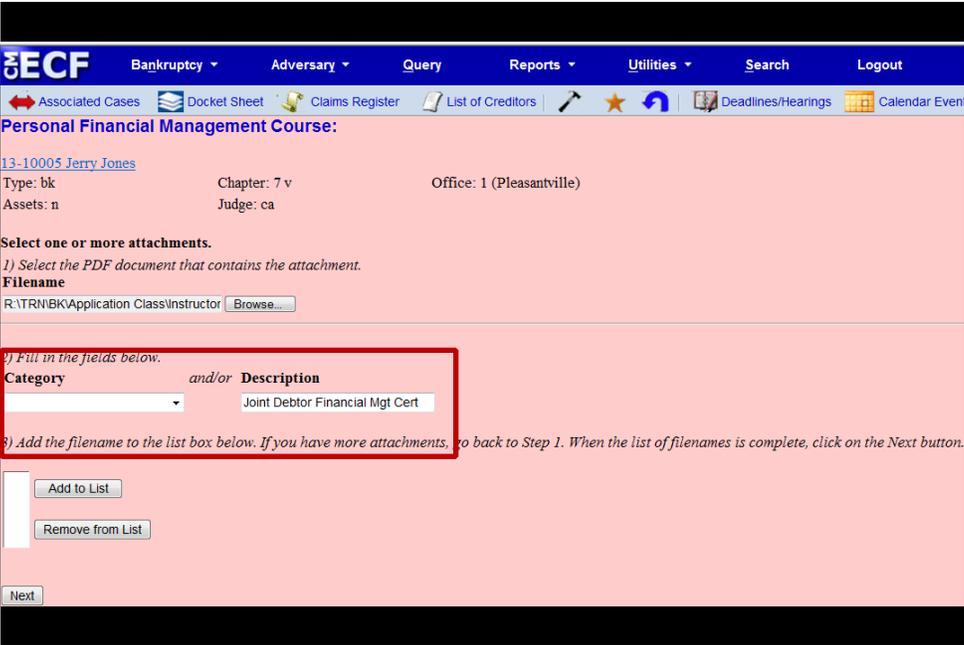


Figure 12

You must click [Add to List]. Then click [Next]. The path and file name are then added to the List box. (See Figure 13)

It is possible to add multiple attachments at this time by repeating steps 1 through 3 on this screen.

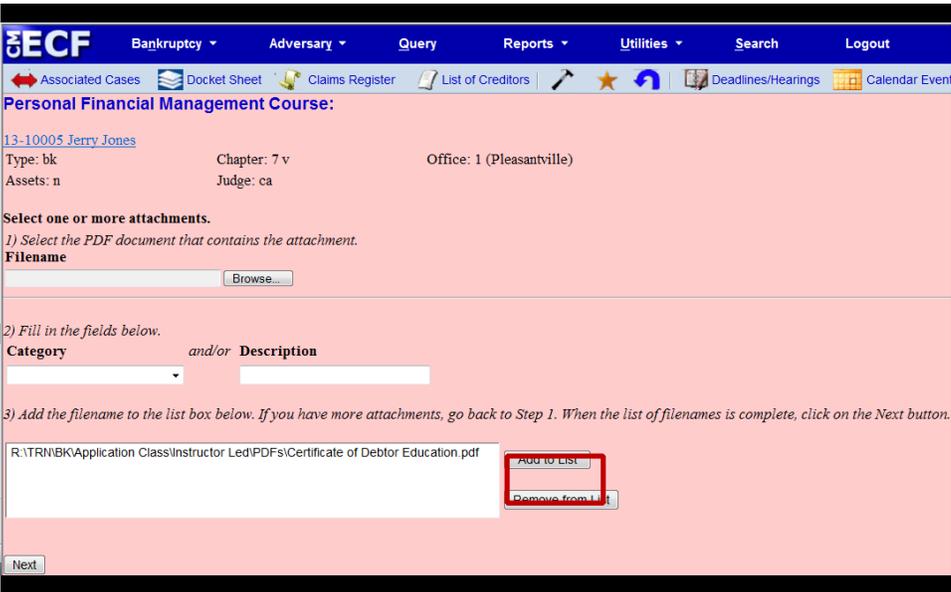


Figure 13

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### STEP 10

If you are filing the certificate in a **joint** case, a screen will appear prompting you to select the appropriate radio button for whom the certificate is being filed. **(See Figure 14)** If these checkboxes are skipped, you will receive a message

**“This Certificate is Being Filed on Behalf of:”**

You will not be able to proceed until this information is entered. This information will appear in docket text. Click **[Next]**.

**ECF**    Bankruptcy ▾    Adversary ▾    Query    Reports ▾

**Personal Financial Management Course:**

[11-10044 Gerald Burgess and Carol Burgess](#)

Type: bk	Chapter: 7 v	Office: 1 (Pleasantville)
Assets: n	Debtor disposition: None	Joint debtor disposition: Split
Judge: rb	Case Flag: CounDue, MEANSU, FeeDueINST, SPLITCASE	

**This Certificate is Being Filed on Behalf of:**

Debtor

Joint Debtor

Both

Figure 14

### STEP 11

The docket text generated by this docket entry displays for your examination. (See Figure 15) 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.

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 the docket text is correct, click **[Next]**.

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Figure 15

## STEP 12

The **Notice of Electronic Filing** certifies the filing with the court. (See Figure 16)  
 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.

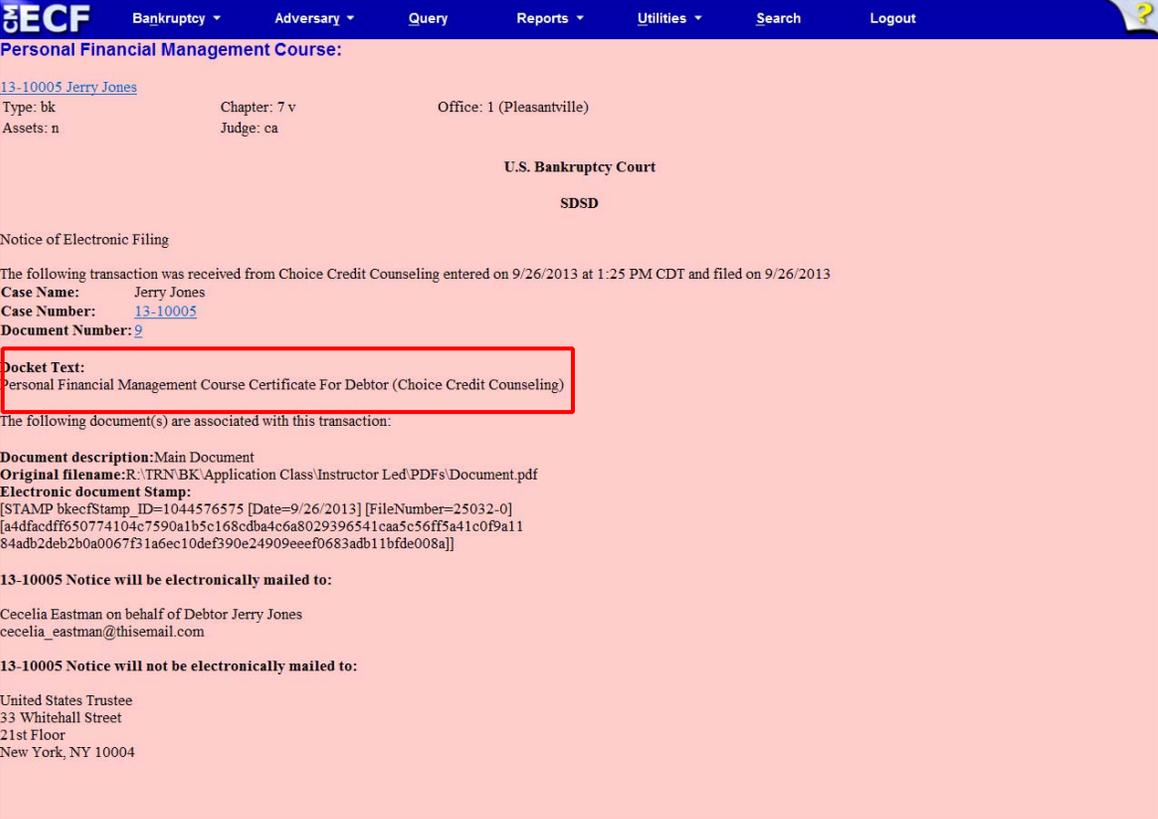


Figure 16

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

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- 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.