

UNITED STATES BANKRUPTCY COURT  
Southern District of California

CHAPTER 13

NOTICE TO INDIVIDUAL DEBTORS OF FILING  
REQUIREMENTS

Now that you have successfully filed your Chapter 13 Bankruptcy case you will be required to timely file all the documents required by the Bankruptcy Code. **Bankruptcy is a very confusing and often complex process which can be very difficult for Debtors without counsel.** To find an attorney who specializes in bankruptcy, you may access the California State Bar website at [www.calbar.ca.gov](http://www.calbar.ca.gov). Many attorneys will allow their fees to be paid through the Chapter 13 Plan. This is something to consider if you are concerned about the cost of an attorney. Neither the Bankruptcy Court nor the Clerk's Office can give you legal advice.

It is important that you review the following filing requirements to ensure that you file all the documents required. ***Should you fail to file any of the following documents within the stated time periods or meet any other responsibilities of a debtor, your case may be dismissed without further notice. Repeat filings may limit the automatic stay in a future filing and could lead to further penalties.***

Certain documents are required at the time of filing or by 10:00 a.m. the next day:

1. Electronic Media containing a Mailing list of Creditors.
2. Statement of Social Security Number.
3. Certificate of Credit Counseling or Statement of Exigent Circumstances and Request for Extension of Time with Order **or** Motion for Exemption of Credit Counseling.

The following documents, if they were not filed with the Bankruptcy Petition, are required to be filed within 14 days from the date the petition was filed. If you fail to file any of these documents within the appropriate time, your case will be dismissed without further notice.

1. Schedules A/B through J.
2. Statement of Financial Affairs.
3. Chapter 13 Individual Debtor Statement of Current Monthly Income and Disposable Income Calculation of Commitment Period.
4. A Summary of Your Assets and Liabilities and Certain Statistical Information.
5. Declaration of Evidence of Employers' Payments within 60 days.
6. Chapter 13 Plan.

In addition, an individual debtor must complete an instruction course in personal financial management in order to receive a discharge under Chapter 13. You must complete and file a Debtor's Certification of Debtor Education (not the Certificate of Credit Counseling filed with your petition) on the official form. This form must be filed no later than your last payment under your Chapter 13 Plan or a discharge will not be entered. If your case is closed without entry of discharge, you will be required to pay a fee of \$235.00 to reopen your case in order to file your Financial Management Certificate and obtain your discharge. Attached is the list of approved providers.

Once again, filing the Bankruptcy case is just the beginning of a legal process. You must take steps to complete the process to obtain the full benefits of the Bankruptcy Code.