Debtor:

Case No.:

Chapter

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT (DEBTOR EDUCATION)

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, **each spouse** must complete and file a separate certification. Complete **one** of the following statements and file by the deadline stated below.

1. I, _____, certify that on the date below I completed an instructional course in personal financial management provided by the approved personal financial management instruction provider named below.

Name of Provider	Date Completed	Certificate No. (if any)

2. I, _____, certify that no personal financial management course is required because of:

Incapacity or disability, as defined in 11 U.S.C. § 109(h);

Active military duty in a military combat zone; or

Residence in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

/s/____

Signature of Debtor

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management (Debtor Education). (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file a certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)