

## **U.S. Department of Justice**

Executive Office for United States Trustees

## PRESS RELEASE

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## U.S. TRUSTEE PROGRAM ANNOUNCES APPROVAL OF CREDIT COUNSELING AGENCIES FOR BANKRUPTCY FILERS AND WAIVER OF CREDIT COUNSELING REQUIREMENT IN AREAS AFFECTED BY HURRICANE KATRINA

WASHINGTON, D.C.—The United States Trustee Program today announced a temporary waiver of the statutory requirements for credit counseling for bankruptcy filers in Louisiana and the Southern District of Mississippi due to the effects of Hurricane Katrina. The Program also announced approval of 41 credit counseling agencies for bankruptcy filers. There are approved credit counseling agencies serving all federal judicial districts for which the United States Trustee Program is responsible.

The list of approved credit counseling agencies is posted on the Program's web site at <a href="https://www.usdoj.gov/ust">www.usdoj.gov/ust</a>. More credit counseling agencies will be added to the list as they are approved by United States Trustees.

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA"), individual debtors who file bankruptcy on or after October 17, 2005, must undergo credit counseling within six months before they file bankruptcy. The BAPCPA authorizes United States Trustees to approve credit counseling agencies according to criteria set forth in the law.

The BAPCPA permits United States Trustees to waive the credit counseling requirement within a judicial district where approved credit counseling agencies are not reasonably able to provide adequate services to bankruptcy filers. The United States Trustee for Region 5 made this determination with respect to the Eastern, Middle, and Western Districts of Louisiana, and the Southern District of Mississippi.

The U.S. Trustee Program is the component of the Justice Department that promotes integrity and efficiency in the nation's bankruptcy system by enforcing bankruptcy laws, providing oversight of private trustees, and maintaining operational excellence. The Program has 21 regions and 95 field offices. The Program is not responsible for overseeing bankruptcy cases filed in Alabama or North Carolina.

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