

U.S. Department of Justice

Executive Office for United States Trustees

PRESS RELEASE

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U.S. TRUSTEE PROGRAM ANNOUNCES APPROVAL OF DEBTOR EDUCATION COURSE PROVIDERS FOR BANKRUPTCY FILERS AND WAIVER OF DEBTOR EDUCATION REQUIREMENT IN AREAS AFFECTED BY HURRICANE KATRINA

WASHINGTON, D.C.–The United States Trustee Program today announced a temporary waiver of the statutory requirement for an instructional course in personal financial management, often called "debtor education," 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 providers of debtor education courses for bankruptcy filers. There are approved debtor education course providers serving all federal judicial districts for which the United States Trustee Program is responsible.

The list of approved debtor education course providers is posted on the United States Trustee Program's website at <u>www.usdoj.gov/ust</u>. More debtor education course providers will be added to the list as they are approved by the United States Trustees.

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), in order to receive a discharge of debt, an individual debtor who files bankruptcy on or after October 17, 2005 must complete an instructional course in personal financial management after filing bankruptcy. The BAPCPA authorizes the United States Trustees to approve such course providers according to criteria set forth in the law.

The BAPCPA permits the United States Trustees to waive the debtor education requirement within a judicial district where approved debtor education courses are not adequate to serve 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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