

### 2005 COMMITTEE NOTE

The form is new. Sections 727(a)(11) and 1328(g)(1), which were added to the Code by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, Pub. L. No. 109-8, 119 Stat. 23 (April 20, 2005), require the debtor to complete an instructional course concerning personal financial management as a condition for receiving a discharge. The completed form, when filed by the debtor, will signal the clerk that this condition has been satisfied.

### 2006 COMMITTEE NOTE

The form is amended to direct each individual debtor, including both spouses in a joint case, to file a separate certification and to provide the certificate number of the certificate of completion issued to the debtor by the approved personal financial management counselor. The form also is amended to include the deadlines for filing the certification in cases under chapters 7 and 13 and to instruct the debtor that the form is not to be used to file the certificate provided by the debtor's prepetition credit counselor.

### 2005-2007 COMMITTEE NOTE<sup>1</sup>

The form was issued in 2005. Sections 727(a)(11), 1141(d)(3) and 1328(g)(1), which were added to the Code by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, Pub. L. No. 109-8, 119 Stat. 23 (April 20, 2005), require individual debtors to complete an instructional course concerning personal financial management as a condition for receiving a discharge. The completed form will signal the clerk that this condition has been satisfied. Each individual debtor, including both spouses in a joint case, must file a separate certification and provide the certificate number of the certificate of completion issued to the debtor by the approved personal financial management counselor. Instructions are included that state the deadlines for filing the certification in chapter 7, chapter 11 in which § 1141(d)(3) applies, and chapter 13 cases, and remind the debtor that the form is not to be used for filing a certification of prepetition credit counseling.

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<sup>1</sup>The 2005-2007 Committee Note incorporates Committee Notes previously published in 2005 and 2006.