

# **READ THIS BEFORE FILING YOUR PETITION:**

## **NOTICE RE: CREDIT COUNSELING**

Every Debtor must obtain budget and credit counseling from an accredited counseling agency **BEFORE** filing a bankruptcy petition. Bankruptcy Code § 109(h).

The counseling must have been completed not more than 180 days before the day you file your bankruptcy petition.

You may seek an order allowing an additional 30 days in which to obtain counseling. In order to qualify for an extension, you **MUST**

1. Demonstrate that you were unable to wait to obtain counseling before you filed, due to an emergency, **AND**
2. Certify that, **BEFORE** filing your bankruptcy petition, you asked a counseling agency for an appointment, but were unable to get an appointment for five days or more, **AND**
3. Satisfy the Court that an extension is appropriate.

**IF YOU FILE YOUR PETITION WITH A CERTIFICATE OF COUNSELING THAT IS MORE THAN 180 DAYS OLD, OR IF YOU FILE WITHOUT A CERTIFICATE AND YOUR REQUEST FOR AN EXTENSION IS NOT APPROVED, YOUR CASE MAY BE DISMISSED. IF THAT HAPPENS YOUR FILING FEE WILL NOT BE REFUNDED.**