

Filing Certificate of Credit Counseling

Updated May 18, 2020

See **Official Form [B 2000 – Required Lists, Schedules, Statements, and Fees](#)** regarding **Credit Counseling Requirement** (Official Form 101). **Certificate of Credit Counseling and Debt Repayment Plan** must be filed with the petition or within 14 days. **Section 109(h)(3) certification or § 109(h)(4) request** must be filed WITH the petition. [Fed.R.Bankr.P. 1007\(b\)\(3\), \(c\)](#).

In addition, no individual may be a debtor under any chapter of the Bankruptcy Code unless he or she has, within 180 days before filing, received credit counseling from an approved credit counseling agency either in an individual or group briefing. [11 U.S.C. §§ 109, 111](#).

In order to verify compliance with the Bankruptcy Reform Act of 2005, the United States Bankruptcy Court for the Northern District of Alabama requires that the *Certificate of Credit Counseling* be filed as a separate event on the case docket. Federal Rule of Bankruptcy Procedure 1007 requires that the *Certificate of Credit Counseling* be filed "with" the petition submitted by an individual consumer debtor in a voluntary bankruptcy case. However, this does not mean that the certificate and petition should be docketed together.

Please docket the certificate as a separate event with its own PDF. This will allow the court to manage deadlines and deficiencies in our quality control process. The clerk's office will issue a *Notice of Incorrect Filing Event* to the filing party when the said document is filed with the bankruptcy petition package and not as a separate event. The *Notice of Incorrect Filing Event* will allow two days to correct the error.

The *Certificate of Credit Counseling* event can be found at **Bankruptcy > Miscellaneous > Certificate of Credit Counseling**.

There are exceptions to the requirement to file a *Certificate of Credit Counseling* for certain categories of debtors, exigent circumstances, or if the bankruptcy administrator has determined that there are insufficient approved credit counseling agencies available to provide the necessary counseling.

Additional docket events regarding Credit Counseling:

Bankruptcy > Miscellaneous > Exigent Circumstances re: Credit Counseling
Bankruptcy > Motions/Applications > Extend Time for Credit Counseling
Bankruptcy > Motions/Applications > Waiver of Credit Counseling