

NOTICE TO ALL DEBTORS



and read this
BEFORE
you file your case!

**Do you have your Official
Credit Counseling Certificate with you?**

If you do not complete an approved credit counseling course **BEFORE** you file, your bankruptcy case may be **DISMISSED**.

- If your case is dismissed, you will **NOT** receive a discharge of your debts.
- If your case is dismissed, you might not be able to file another case for 180 days. Even if you are able to file another case, if you do so within 1 year of the filing of your previous case, certain bankruptcy protection may be limited to only 30 days after the filing of the later case.
- After you have received credit counseling, you will need to file your Official Credit Counseling Certificate **WITH YOUR PETITION**.

You can complete the credit counseling course *after filing* **ONLY IF** you have tried to get counseling from an approved agency within the last 5 days and the credit counseling agency could not provide it **AND** an emergency makes it necessary for you to file your case immediately. Also, you must file a certification that describes the emergency and explains how you unsuccessfully tried to get counseling.

NOTE: Most debtors will not be able to complete the credit counseling course *after filing* because credit counseling is available in this district. You may take the credit counseling course on the Internet or by telephone. Your public library may allow you to use their public computers.

Ask the clerk for a list of approved credit counseling agencies or go to this website:
http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved3-1.htm#OH