



OFFICE OF THE CLERK  
**UNITED STATES BANKRUPTCY COURT**  
DISTRICT OF RHODE ISLAND

Susan M. Thurston  
Clerk of Court

Gail Kelleher  
Chief Deputy Clerk

**NOTICE TO DEBTORS FILING A BANKRUPTCY PETITION  
WITHOUT AN ATTORNEY (PRO SE DEBTORS)**

**Any debtor wishing to file a bankruptcy petition or plaintiff wishing to file an adversary complaint without the assistance of an attorney (pro se debtor or plaintiff) is advised that pro se representation is a complex undertaking and may result in problems in processing the case.**

**Pro se debtors and plaintiffs must comply with the following requirements:**

1. The debtor or plaintiff must appear in person at the Clerk's Office to file the bankruptcy petition or adversary complaint. The Clerk's Office is located at 380 Westminister Street, 6<sup>th</sup> Floor, Providence, Rhode Island.
2. When appearing at the Clerk's Office, the debtor or plaintiff must provide sufficient identification before the petition or complaint will be accepted for filing. "Sufficient identification" includes a current driver's license, government ID card, passport, or state issued ID card.
3. If co-debtors or co-plaintiffs intend to file a joint case, both co-debtors or co-plaintiffs (husband and wife) must be present at the Clerk's Office.
4. An exception to the above requirements will be permitted if the debtor or plaintiff has executed a power of attorney. In such cases, the holder of the power of attorney may file the petition or complaint on behalf of the debtor or plaintiff after presenting the power of attorney document and sufficient identification at the Clerk's Office.
5. The petition or complaint must be accompanied by the proper filing fee, unless otherwise authorized by law. A list of filing fees can be found on the court's website at [www.rib.uscourts.gov](http://www.rib.uscourts.gov). Acceptable forms of payment include cash, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court. Personal checks and

credit cards are not acceptable. Please be advised that the Clerk's Office does not provide change; therefore, the exact payment due must be remitted.

6. The petition must be signed by the debtor, or the complaint must be signed by the plaintiff.

**Any debtor who pays someone other than an attorney to help prepare a bankruptcy petition and schedules should be aware of the following:**

1. By law, the person offering to help you is only permitted to provide limited services, such as:
  - Giving you copies of blank bankruptcy forms;
  - Telling you where the bankruptcy court is located and its hours of operation;
  - Typing on your petition and schedules information that you have handwritten on those forms; and
  - Making copies of your completed bankruptcy petition and schedules.
2. By law, a bankruptcy petition preparer:
  - May not offer you any legal advice;
  - Many not collect or receive any payment from you for the court filing fees;
  - Many not execute any document on your behalf.
3. By law, the person who offered to help you must do ALL of the following:
  - Sign your bankruptcy petition *as petition preparer*;
  - Print his/her name, address, and Social Security number on your bankruptcy petition; and
  - File a declaration stating any fees received.
4. By court rule, a bankruptcy petition preparer may not charge you a fee in excess of \$150, unless the court specifically allows a higher fee.

**Federal law prohibits employees of the Bankruptcy Court Clerk's Office from providing legal advice to the public.**

**Official Bankruptcy Forms and a Self Help Section are available on the Court's website at [www.rib.uscourts.gov](http://www.rib.uscourts.gov)**

Effective: March 1, 2009