

# Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

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## Introduction

### ***BANKRUPTCY RULE 1007(b)(7)***

As an approved personal financial management course provider, you are now allowed to file the certificate of completion of the post-petition personal financial management course for debtors directly with the court. Bankruptcy Rule 1007(b)(7) was amended to streamline this process and went into effect on December 1, 2013.

- As an approved personal financial management course provider, you will be filing personal financial management course certificates on behalf of debtors.
- Training material for filing these certificates in the Rhode Island Bankruptcy Court are included in this document.

Deadlines associated with filing certificates of debtors' completion of this course are critically important to the debtor and your responsibilities as an approved course provider.

- In a chapter 7 or 13 case, if the statement of the debtor's completion of the course is not filed within 60 days after the first date set for the §341 meeting, amended Fed. R. Bankr. P. 5009(b) will require the clerk to notify the debtor that the case will be closed without entry of a discharge unless the statement is filed within the applicable deadline under Fed. R. Bankr. P. 1007(c).
- In a chapter 11 or 13 case, this certificate of completion must be filed no later than the last payment made by the debtor as required by the plan.

The risk to the debtor, if the provider fails to timely file the certificate, is that the debtor's case could be closed without a discharge. See Fed. R. Bankr. P. 4004(c)(1)(H).

The Court may notify the Executive Office of the U.S. Trustee, or take such other action as appropriate, if the provider does not file certificates in a timely manner, causing the debtor's case to be closed without a discharge.

**NOTE:** If you do not know the debtor's case number, or the name and case number do not match the debtor, you can click Query from the CM/ECF tool bar and enter the debtor's name to obtain the case number. In order to do so, you will be prompted to enter your \*PACER password.

\*Contact [the PACER Service Center](#) to receive a login and password for querying.

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## Steps for Filing the Certificate of Completion of a Personal Financial Management Course

The following pages provide the steps to electronically file a personal financial management course certificate in the debtor’s case in the U.S. Bankruptcy Court for the District of Rhode Island.

### STEP 1 Internet Access

To access the RI Bankruptcy Court website, open your browser and enter <http://www.rib.uscourts.gov> in the browser’s address field. (See Figure 1) Each court will have its own unique address.

Figure 1



**NOTE:** The Back or Forward arrow buttons on your browser can be used to back up or go forward in case processing at any time.

### STEP 1a

You will access the program to file a Certificate of Completion of a Personal Financial Management Course via the Efin Certificate link on our homepage (See Figure 1a)



Figure 1a

# Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

## STEP 1b

Read the Notice regarding Rule 1007(b)(7) and click the link to File a Personal Financial Management Course Certificate (eFinCert) (See Figure 1b)

Figure 1b

**NOTICE TO APPROVED PERSONAL FINANCIAL MANAGEMENT COURSE PROVIDERS**

Effective December 1, 2013, Federal Rule of Bankruptcy Procedure 1007(b)(7) has been amended to permit an approved debtor education provider to notify the court directly that the debtor has completed a post-petition instructional course concerning personal financial management.\* This rule change pertains to **debtor education certificates only**, not to credit counseling certificates.

The Bankruptcy Court for the District of Rhode Island will permit approved personal financial management course providers to file the Certificate of Debtor Education under Rule 1007(b)(7), electronically using the electronic personal financial management course certificate filing program (eFinCert) instead of requiring course providers to register as a limited filer in the court's CM/ECF case management system.

Pursuant to Federal Rule of Bankruptcy Procedure 1007(c), the debtor must file a statement that he/she completed the personal financial management course within 60 days after the first date set for the meeting of creditors under § 341 of the Code in a chapter 7 case, and in a chapter 11 or 13 case no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for discharge under § 141(d)(5)(B) or § 1328(b) of the Code. Failure by the provider to timely file the certificate in accordance with Fed. R. Bankr. P. 1007(c), will result in the debtor's case being closed without a discharge. See Fed. R. Bankr. P. 4004(c)(1)(H).

[File Personal Financial Management Course Certificate \(eFinCert\)](#)



## STEP 2

Enter the Case Number, read and then check the box regarding **Important Notices** (See Figure 2)

Figure 2

United States Bankruptcy Court District of Rhode Island

**File Personal Financial Management Course Certificate**

Case Number  (YY-NNNNN format)

Type of Filing  File Personal Financial Management Course Certificate

**IMPORTANT NOTICES**

- Redaction Responsibility:** All filers must redact Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.
- Personal Financial Management Course Provider:** As an approved provider of a post-petition instructional course concerning personal financial management, I understand that a certificate of a debtor's completion of the course must be filed within the applicable deadline under Fed. R. Bankr. P. 1007(c), and that failure to timely file the certificate could result in the closing of the debtor's case without a discharge.

I understand that, if I file, I must comply with the redaction rules and filing deadline requirements. I have read this notice.

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## STEP 3

- Verify you have entered the correct case number and verify the name of the debtor(s)
- Check the box to file the certificate
- \*Browse and attach the pdf file of the certificate (See Figure 3)

Figure 3

United States Bankruptcy Court District of Rhode Island

Case Number: 10-10016  
Debtor: Donald Duck

- Documents are required to be PDF files.
- Documents are NOT to exceed 17 Mb in size.

Check to file a Certificate for **Donald Duck**

Name of Course Provider:  (REQUIRED)  
 Phone # of Course Provider:  (REQUIRED)  
 Email Address to Receive Confirmation:  (REQUIRED)

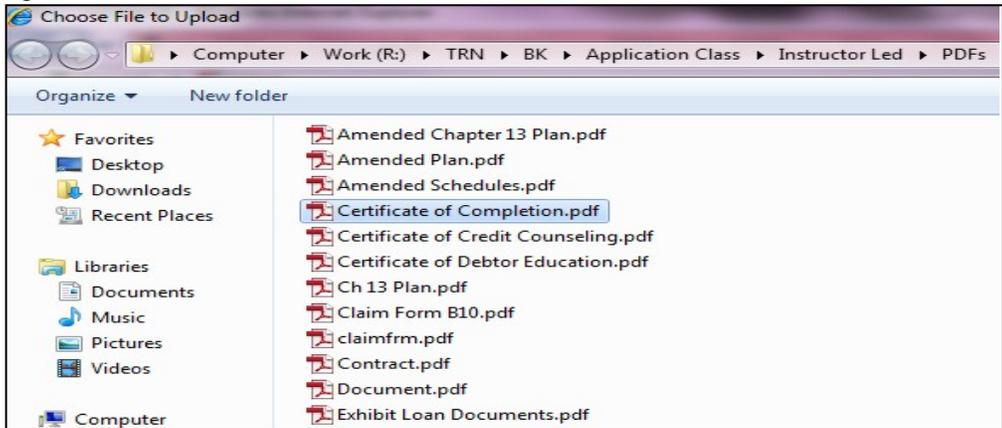
*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

1628  Enter Verification Code

\*\* Verify debtor name(s) prior to submitting!

\*To attach the certificate- navigate to the directory where the appropriate PDF file is located and select the document with your mouse. To make certain you are about to associate and file the correct PDF file, right-click on the filename and click **[Open]**. (See Figure 3a)

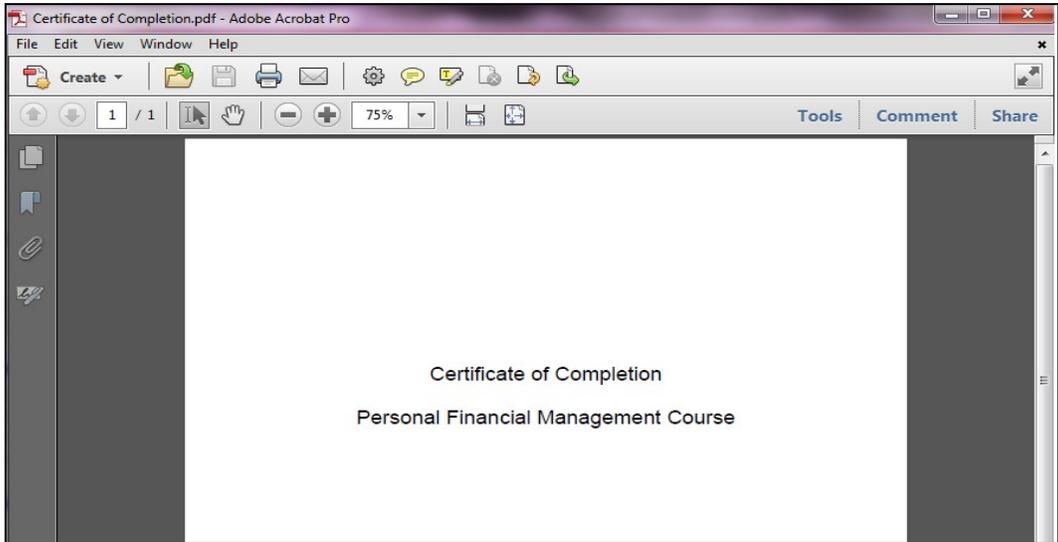
Figure 3a



# Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

This will launch the Adobe Acrobat Reader to display the imaged document to verify that this is the correct document. (See Figure 3b)

Figure 3b



## STEP 4

Enter information into applicable fields:

- Name of company providing the course
- Phone number
- Email Address
- Verification Code

Once all information has been entered; click **Submit Certificate (Figure 4)**

Figure 4

 A screenshot of a web form titled 'United States Bankruptcy Court District of Rhode Island'. The form contains the following information:
 

- Case Number: 10-10016
- Debtor: Donald Duck
- Instructions: Documents are required to be PDF files. Documents are NOT to exceed 17 Mb in size.
- Check to file a Certificate for Donald Duck:
- File Selection: C:\Documents and Sett\ [Browse...]
- Name of Course Provider: Financial Management Inc (REQUIRED)
- Phone # of Course Provider: (555) 555-5555 (REQUIRED)
- Email Address to Receive Confirmation: provider@yahoo.com (REQUIRED)
- Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.
- Verification Code: 1628
- Buttons: Submit Certificate, Clear Form
- Footer: \*\* Verify debtor name(s) prior to submitting!

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If the certificate was filed successfully, you will receive verification (**See Figure 5**)

Figure 5

