



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS**

**NOTICE TO ALL DEBTORS**  
**READ THIS BEFORE YOU FILE YOUR CASE**

**DID YOU (AND YOUR SPOUSE, IF JOINT PETITION)  
COMPLETE THE REQUIRED UNITED STATES  
TRUSTEE APPROVED PRE-FILING BANKRUPTCY  
CREDIT COUNSELING COURSE?**

**If you have not completed this counseling before you file your petition and you do not meet the requirements for an extension to complete the counseling after filing, your case will be dismissed and you will not receive a discharge of your debts. Any filing fees paid will not be refunded. In some cases, you may not be allowed to file another case for 180 days. Even if you file another case within one year after your first case was dismissed, protection under the Bankruptcy Code from your creditors may be limited to thirty (30) days.**

Under the bankruptcy laws, you must complete credit counseling before you file. The Court can only allow you to complete the course after filing if you meet all of the following conditions. [See 11 USC § 109(h)(3)]

- 1) You must have tried to get credit counseling from an approved agency within at least a five (5) day period before filing and the agency could not provide it; AND
- 2) There are exigent (emergency) circumstances that make it necessary for you to file your case immediately. (Important: The Court will determine what qualifies as an emergency circumstance); AND
- 3) You must file a certification stating the facts regarding the conditions listed above in (1) and (2) with your petition.

The decision to file your petition is up to you, but if you file without taking the course, you are risking dismissal of your case. The Clerk cannot provide legal advice or predict in advance how a judge will decide your request for an extension to complete this requirement.

To complete this requirement before filing, obtain a list from the Clerk's Office of United States Trustee approved pre-bankruptcy credit counseling agencies or go to the website listed below:  
<http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

You may take the course on the Internet, by telephone, or in person. If you do not have a personal computer, one may be available for use at your local public library.

*Note: There are exemptions from this requirement available for persons that are mentally ill, disabled or on military duty in an active combat zone. [See 11 USC §109(h)(4)]*