
HOW TO FILE A CHAPTER 13 BANKRUPTCY CASE

District of New Jersey

Debtor Assistance Resource Guide



GENERAL WARNING ABOUT PROCEEDING WITHOUT AN ATTORNEY

Filing for bankruptcy may be done without an attorney. However, it is highly recommended that you retain the services of an attorney to guide you through this complex process. The bankruptcy laws are very technical and you are required to complete and sign, under penalty of perjury, various official forms. Your failure to complete these forms truthfully and timely may result in the dismissal of your case and may adversely affect any future bankruptcy filing.

Only an attorney can give you legal advice. The Bankruptcy Court Clerk's Office staff is prohibited by law from providing legal advice and cannot aid debtors in the completion of required forms. Many typing and transcribing companies advertise as Bankruptcy Petition Preparers and for a fee they will complete your bankruptcy forms with information you provide. A Bankruptcy Petition Preparer is NOT an attorney and may NOT give legal advice. Their failure to timely and accurately complete your official forms may result in the dismissal of your case and may adversely affect any future bankruptcy filing.

If you filed for bankruptcy in the past, the manner in which that case was disposed of may further complicate a new bankruptcy case. You may not be eligible to receive the protection of the automatic stay, the automatic stay may be limited or you may not be eligible to receive a discharge of debts. These are issues that warrant the advice of competent legal counsel.

Bankruptcy for a debtor has long-term financial and legal consequences. This court strongly encourages you to obtain the assistance of an attorney.

If you need help finding a bankruptcy attorney or you feel you cannot afford an attorney, please use the links below for legal resources.

Camden Area	Newark Area	Trenton Area
<u>Schedule of Legal Resources (English)</u>	<u>Schedule of Legal Resources (English)</u>	<u>Schedule of Legal Resources (English)</u>
<u>Schedule of Legal Resources (Spanish)</u>	<u>Schedule of Legal Resources (Spanish)</u>	<u>Schedule of Legal Resources (Spanish)</u>

**IMPORTANT INFORMATION YOU MUST KNOW
BEFORE FILING A BANKRUPTCY PETITION**

BEFORE YOU FILE FOR BANKRUPTCY, YOU MUST OBTAIN CREDIT COUNSELING AND INCLUDE AN OFFICIAL CREDIT COUNSELING CERTIFICATE WITH YOUR PETITION. [CLICK HERE](#) TO VIEW APPROVED CREDIT COUNSELING AGENCIES.

It is very important that you comply with this provision of the *Bankruptcy Abuse and Consumer Protection Act of 2005*. Your failure to obtain credit counseling BEFORE you file for bankruptcy will result in the dismissal of your case. If your case is dismissed, you may not be allowed to file another petition for 180 days. If you file another case within one year of the dismissal, the protection provided by the Bankruptcy Code may be limited. Please be aware that it is very difficult to obtain credit counseling after your petition is filed. There are specific exceptions to the credit counseling requirement as set forth in 11 U.S.C. §109(h)(4).

The legal term for a debtor in bankruptcy who is not represented by an attorney is “*pro se*”. If you still wish to proceed *pro se*, the following Question and Answer guide is meant to provide general guidance. It is not a substitute for the advice of competent legal counsel and cannot be cited as legal authority. This guide should be read in its entirety so that you are aware of the many requirements and deadlines that arise in the bankruptcy process.

For descriptions of the four chapters of bankruptcy available to individual consumer debtors, click here for the [B201 Notice to Individual Consumer Debtor Under 342\(b\) of the Bankruptcy Code](#).

There are links throughout this document to information that may be needed during a bankruptcy case, including required forms and rules. All of the links are also available through our website at www.njb.uscourts.gov.

1. What is a Chapter 13 bankruptcy?

A Chapter 13 bankruptcy may be filed by individuals with regular income. Debtors must present a plan to repay all or part of their debts. The plan must provide for fixed monthly payments to be made to the Chapter 13 trustee for a period of three to five years, depending on income and other factors. The plan must be approved by the court at a Confirmation Hearing. The trustee begins collecting funds from the debtor during the first full month after the filing of the petition. Following confirmation of the plan, the trustee begins to distribute funds to creditors according to the terms of the plan.

Filing a Chapter 13 petition automatically “stays” (stops) most collection actions against debtors or their property. A Chapter 13 case is often used to stop foreclosure proceedings and repay a mortgage delinquency, or to prevent the repossession of a vehicle. As long as the automatic stay is in effect, creditors generally may not initiate or continue lawsuits, wage garnishments, or demand payment. However, there are many exceptions to the automatic stay (a criminal proceeding, for example), and in some instances the automatic stay may only be in place for a short period of time.

A Chapter 13 case may be filed without an attorney, but it is a complicated process and it is highly recommended that you retain the services of an attorney. Your failure to meet all of the requirements of a Chapter 13 can result in a loss of protection of the automatic stay, or a dismissal of the case.

For more information about Chapter 13 refer to the [Bankruptcy Basics Guide](#)

2. What do I need to do before filing a Chapter 13 case?

Before filing a Chapter 13 case, you MUST obtain credit counseling from an approved credit counseling agency. (11 U.S.C. § 109). The debtor must receive credit counseling within the 180 days before the bankruptcy petition is filed. If you and your spouse file a joint bankruptcy petition, both of you must obtain credit counseling. Credit counseling may be conducted over the phone, over the internet or in person. When you complete credit counseling, the agency will provide you with a credit counseling certificate. This certificate must be filed with the court when the petition is filed.

In addition to the credit counseling certificate, you must also file Exhibit D - Individual Debtor’s Statement of Compliance with Credit Counseling Requirement. If you and your spouse filed a joint petition, you must file a separate Exhibit D for each of you. Place a check in the appropriate box indicating one of the following:

- Box 1 states that you received credit counseling within the 180 days before the filing of the petition and you have the certificate from the agency.
- Box 2 states that you received credit counseling within the 180 days before the

filing of the petition, but you do not have the certificate from the agency.

Limited exceptions to the credit counseling requirement are addressed in Box 3 and Box 4:

- Box 3 is a request for a temporary waiver of the credit counseling requirement. It states that you requested counseling from an approved agency, but were unable to obtain services within 5 days of the request and you are filing because of exigent circumstances. This means that unusual things happened that prevented you from getting the credit counseling before you filed the petition. You must describe the circumstances in detail.
- Box 4 states that you are not required to receive credit counseling because of incapacity or disability (defined in 11 U.S.C. §109(h)(4)) or active military duty in a military combat zone

Click here to locate an approved [Credit Counseling Agency](#)

Click here for more information about [Credit Counseling](#)

Note: Credit Counseling is not the same as the Personal Financial Management Course (Debtor Education). The Personal Financial Management Course is required AFTER the petition is filed and must be completed before receiving a discharge. See question 20 for more information.

3. Am I eligible to file a Chapter 13 case?

Only an individual with regular income who owes noncontingent, liquidated, unsecured debts (such as credit card debt or medical bills) of less than \$336,900, and/or noncontingent, liquidated secured debts (such as mortgages or car loans) of less than \$1,010,650, may be a Chapter 13 debtor. Individuals who operate businesses as sole proprietors may be a Chapter 13 debtor. Corporations and partnerships cannot file for relief under Chapter 13.

4. Where should I file my petition?

The petition and all documents relating to the bankruptcy case must be filed at the Bankruptcy Court Clerk's Office located in the geographic area (commonly referred to as "vicinage") in which the debtor resides. The Bankruptcy Court for the District of New Jersey is divided by county into three vicinages: [D.N.J. LBR 1073-1](#)

The Camden vicinage consists of Atlantic, part of Burlington (the townships of Cinnaminson, Delran, Edgewater Park, Evesham [Marlton], Maple Shade, Moorestown, Mt. Laurel, Palmyra, Riverside and Riverton), Camden, Cape May, Cumberland, Gloucester and Salem counties.

The Newark vicinage consists of Bergen, Essex, Hudson, Morris, Passaic, Sussex, and Union counties.

The Trenton vicinage consists of part of Burlington (**excluded** are the townships of Cinnaminson, Delran, Edgewater Park, Evesham [Marlton], Maple Shade, Moorestown, Mt. Laurel, Palmyra, Riverside and Riverton), Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Somerset and Warren counties.

	CAMDEN	NEWARK	TRENTON
Mailing Address	US Post Office & Courthouse P.O. Box 2067 Camden, NJ 08101-2067	Martin Luther King Jr. Federal Building P.O. Box 1352 Newark, NJ 07101-1352	Clarkson S. Fisher U.S. Courthouse 402 East State Street Trenton, NJ 08608
Street Address	US Post Office & Courthouse 401 Market Street Camden, NJ 08101	Martin Luther King Jr. Federal Building 50 Walnut Street Newark, NJ 07102	Clarkson S. Fisher U.S. Courthouse 402 East State Street Trenton, NJ 08608
Phone	856-757-5485	973-645-4764	609-989-2200
Hours	8:30 a.m. to 4:00 p.m.	8:30 a.m. to 4:00 p.m.	8:30 a.m. to 4:00 p.m.

5. What filing fee do I have to pay?

The filing fee for a Chapter 13 petition is \$274. The court does not accept cash or personal checks. The fee may be paid by money order, certified check, or bank check payable to the Clerk, United States Bankruptcy Court.

If the full filing fee cannot be paid at the time the petition is filed, Chapter 13 debtors may apply for an installment schedule by filing [Form 3A Application to Pay Filing Fee in Installments](#). Debtors can make up to four installment payments. The final installment must be made within 120 days after the petition is filed. If the debtor fails to pay any installment when due, the case may be dismissed and the debtor will not receive a discharge of debts.

Click here for the complete [Fee Schedule](#)

6. What forms do I have to file?

The table below lists all the forms that must be filed to commence a Chapter 13 case.

Click here for more information on [Required Lists, Schedules, Statements and Fees](#)

Note: The Bankruptcy Court Clerk's Office does not maintain hard copies of the official forms required for filing bankruptcy, but they may be downloaded from our website, www.njb.uscourts.gov. They may also be purchased from any office supply store. Please be sure to sign all documents where applicable. Proper signatures are required to process all paperwork. If a married couple files a joint case, both spouses must sign wherever a signature is required.

FORMS	NOTES
Official Form B1 - Voluntary Petition	This form is used to commence a voluntary case under Chapter 7, 11, 12, or 13 of the Bankruptcy Code. Please note that only the last 4 digits of your Social Security number are entered on this form.
Official Form B21 - Statement of Social Security Number (also referred to as Social Security Number Declaration)	This form is used to provide the court with the debtor's full 9 digit Social Security number OR to indicate that the debtor does not have a Social Security number. To comply with privacy guidelines, this form does not become part of the official court record.

FORMS	NOTES
Credit Counseling Certificate	<p>This is NOT a court form and cannot be obtained from the court. This certificate is issued by the credit counseling agency upon completion of the briefing. Click here to locate an approved credit counseling agency.</p> <p>Note: The credit counseling agency may provide a <i>Debtor Repayment Plan</i>. This is NOT a required form, but if the debtor receives this form from the agency, it should be filed with the petition.</p> <p>There are limited exceptions to the credit counseling requirement. **See Exhibit D below for more information.</p>
Exhibit D - Individual Debtor's Statement of Compliance with Credit Counseling Requirement	<p>This form is in addition to the Credit Counseling Certificate. If you are filing a joint debtor case, each debtor must file Exhibit D.</p> <p>** For an extension of time to file a Credit Counseling Certificate, see Box 3 of Exhibit D which states the debtor requested counseling from an approved agency, but was unable to obtain services within 5 days of the request.</p> <p>**If you are not required to receive credit counseling, see Box 4 which states the debtor is not required to receive credit counseling because of incapacity or disability (defined in 11 U.S.C. §109(h)(4)) or active military duty in a military combat zone.</p>

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FORMS	NOTES
Official Form 22C - Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income	Debtor must file statement with amount of monthly net income, itemized to show how amount is calculated.
Procedural Form B201 Notice to Individual Consumer Debtor Under §342(b) of the Bankruptcy Code	This form must be completed if the debtor is not represented by an attorney (pro se) OR has retained the services of a bankruptcy petition preparer.
Official Form 19A - Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer (11 U.S.C §110)	This form is only required if the debtor has retained the services of a non-attorney bankruptcy petition preparer. This form must be submitted with every document prepared and filed by a bankruptcy petition preparer.
Official Form 19B - Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer	This form is only required if the debtor has retained the services of a non-attorney bankruptcy petition preparer. This form states that the bankruptcy petition preparer is not an attorney and must not give legal advice per §110 of the Bankruptcy Code amended by BAPCPA.
Official Form B6 - Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data 28 U.S.C. §159)	Both pages of this document are required. Failure to file either page will result in the issuance of a Deficiency Notice and dismissal of the case if not filed within 15 days of the petition.
Official Form B6A - Schedule A Real Property	List all real property in which the debtor has any legal, equitable, or future interest.
Official Form B6B -Schedule B Personal Property	List all of the debtor's interests in personal property.
Official Form B6C - Schedule C Property Claimed as Exempt	List all property which debtor claims as exempt. You must also include the market value of the property.

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FORMS	NOTES
Official Form 6D - Schedule D Creditors Holding Secured Claims	<p>List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. Click here for definition of secured creditor</p>
Official Form 6E - Schedule E Creditors Holding Unsecured Priority Claims	<p>List all creditors holding claims entitled to priority. Only holders of unsecured claims entitled to priority should be listed in this schedule. Click here for definition of priority claim.</p>
Official Form 6F - Schedule F Creditors Holding Unsecured Nonpriority Claims	<p>List all creditors holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Click here for definition of unsecured claim</p>
Official Form 6G - Schedule G Executory Contracts and Unexpired Leases	<p>List all executory contracts of any nature and all unexpired leases of real or personal property. Indicate whether debtor is the lessor (landlord) or lessee (tenant) of a lease. Click here for a definition of executory contracts.</p>
Official Form 6H - Schedule H Codebtors	<p>List any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors.</p>
Official Form 6I - Schedule I Current Income of Individual Debtor(s)	<p>List all current income. The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.</p>
Official Form 6J - Schedule J Current Expenditures of Individual Debtor(s)	<p>List estimated average or projected monthly expenses of the debtor and the debtor's family at the time the petition is filed.</p>

List of All Creditors (commonly referred to as the Creditor Matrix). D.N.J. LBR 1007-2	If more than 50 creditors, submit a diskette or CD containing the names and addresses of all creditors . If less than 50 creditors, paper matrix must be submitted. See also Matrix Specifications .
Official Form 7 - Statement of Financial Affairs	This form includes a listing of income from employment and income other than from employment, list of payments to creditors, gifts, repossessions, foreclosures etc.
Official Form 8 - Statement of Intention Regarding Secured Property	Required ONLY if debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. For instance, you must complete the form if you have given a mortgage against your home, or if your car is collateral for a car loan. This must be filed within 30 days.
Local Form 8 - Chapter 13 Plan & Motions	Repayment plan submitted for court approval which provides payments of fixed amounts to the trustee on a regular basis.

7. How many copies of all forms do I need to file?

When you file for bankruptcy, you must file an original and one copy of all forms.

8. How do I fill out the forms?

ALL BLANK SPACES AND LINES ON EACH FORM must be completed. Some forms (Schedules E, F, G, and H, and the Statement of Financial Affairs) contain boxes to indicate that the debtor has nothing to report or a question does not apply. On all other forms, a debtor should either insert “N/A” or “None” in response to any question or request for information that is not applicable or should cross out a printed statement that does not apply and initial the cross out.

You should not include sensitive information in any document filed with the court unless such inclusion is required by statute, Federal Rules of Bankruptcy Procedure or Official Bankruptcy Forms or the inclusion is otherwise necessary and relevant to the case. You must remember that any personal information not otherwise protected will be made available over the Internet via WebPACER.

Social Security numbers should only include the last 4 digits, except when the full number is required. Financial account numbers, dates of birth and names of minor children should only be included if required. Exercise caution when filing any of the following:

- any personal identifying number, such as driver's license number
- medical records, treatment and diagnosis
- employment history
- individual financial information
- proprietary or trade secret information.

The Clerk's Office will not review documents for the purpose of deleting sensitive information. The court will image all pleadings as submitted even if they contain personal identifying information.

Click here for our court's [Privacy Guidelines](#).

9. What do I do if I have to file immediately?

The following **MUST** be filed:

- [Official Form 1 Voluntary Petition](#)
- [Official Form 21 Statement of Social Security Number](#)
- Credit Counseling Certificate (or indicate on Exhibit D a Request for Exemption or Exigent Circumstances)
- Creditor Matrix (there must be at least one creditor on the creditor matrix)

In addition, you must include the full filing fee of \$274 OR [Form 3A - Application to Pay Filing Fee in Installments](#). See #5 above for information on the Chapter 13 filing fee.

10. What happens if I do not file all of the required forms?

Failure to file all the required documents at the time the petition is filed will result in the issuance of a *Deficiency Notice*. This notice advises debtors that they have 15 days from the date the petition is filed to submit all *required documents* or the bankruptcy case will be dismissed without further notice. Debtors may request an extension of the 15 day deadline by application to the court. Click here for the proposed order [Order Re: Extension of Time to File Schedules](#).

11. What happens after I file for bankruptcy?

Shortly after the petition is filed, a Chapter 13 trustee is appointed and the court will issue a [Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines](#). This notice is sent to all creditors in the case and contains the following information:

- Debtor's name and address
- Date/time/location of the First Meeting of Creditors (also known as 341 Meeting)
- Deadline for creditors to file a proof of claim, if it appears there will be assets that can be liquidated to pay creditors.
- Deadline to file a complaint objecting to discharge or dischargeability of debts
- Deadline to object to the property you claimed as exempt

Note: Please read the notice carefully. The meeting may not be held in the courthouse, but may be held at another location.

12. What is the role of the trustee in my case?

The trustee is appointed by the United States Trustee to administer the case. The primary functions of the trustee are to examine your Chapter 13 plan, make recommendations regarding confirmation of the plan, receive and account for your payments made through the plan and serve as the disbursing agent to the creditors.

13. What is the First Meeting of Creditors, and how do I prepare for the meeting?

All debtors **MUST** attend the First Meeting of Creditors. Failure to attend may result in the dismissal of your case. If you and your spouse filed a joint petition, both of you must appear. At the meeting, the Chapter 13 trustee will ask you questions, under oath, about what you owe, what you own, your income, and your Chapter 13 Plan.

No later than seven (7) days before the Meeting of Creditors, you must send the following to the trustee:

- A copy of your most recent federal income tax return (or transcript of return).
- Copies of pay stubs received within 60 days before the filing of the petition

NOTE: DO NOT SUBMIT PAY STUBS OR INCOME TAX RETURNS TO THE COURT. Remember, it is the sole responsibility of the debtor to delete or black out sensitive information such as children's names, account numbers (except the last 4 digits) and dates of birth (except the year). You should only show the last 4 digits of your Social Security number.

Bring the following with you to the First Meeting of Creditors:

- Picture identification
- Proof of Social Security number
- Market analysis of any real estate that you own

14. What is the Chapter 13 Plan?

The Chapter 13 Plan is a repayment plan, typically spread out over three to five years.

The Chapter 13 Plan must:

- provide for payments of fixed amounts to the trustee on a regular basis, typically monthly
- provide for the full payment of all claims entitled to priority under section 507, such as taxes and child support (unless the holder of a particular claim agrees to a different treatment of the claim)
- provide for equal monthly payments to secured creditors, such as mortgage companies and car lenders, to be paid through the Chapter13 plan
- if the plan classifies claims, provide for the same treatment for each claim within each class

After the Meeting of Creditors has taken place, the court will hold a hearing to determine whether the plan filed with the court is feasible, complies with all requirements, and is otherwise confirmable. This hearing is referred to as the Confirmation Hearing. Creditors receive notice of the hearing and may object to the confirmation of the plan.

Starting with the first full month after you file your Chapter13 case, you must begin making payments to the trustee. Once your plan is confirmed by the court, the trustee will distribute the funds to creditors according to the terms of the plan.

15. After I file, what happens to my creditors' collection activities against me?

Once the petition is filed with the court, the automatic stay will go into effect. The automatic stay is an injunction that automatically stops lawsuits, foreclosure, garnishments and all collection activity against you by your creditors for any debt which arose before the filing of the bankruptcy.

Note: There are exceptions which may result in the automatic stay not going into effect, or being limited in duration.

Some exceptions, but not all, are listed below:

- Debtor had a previous case pending within the preceding one-year period, but the case was dismissed. In this situation, the automatic stay would terminate on the 30th day after filing the new case, unless the debtor applies for an extension of the automatic stay.
- Debtor had more than one previous case pending within the preceding one-year period, but the cases were dismissed. In this situation, the automatic stay does not go into effect unless the debtor applies for imposition of the stay.

A creditor may file a Motion to Lift the Automatic Stay, which is a request by a creditor that, if granted, would allow the creditor to collect a debt against a debtor or the debtor's property that would otherwise be prohibited by the automatic stay.

16. How do I amend my schedules after filing?

You may need to amend your original schedules filed with the petition. See [D.N.J. LBR 1009-1](#). Click here for the amendment forms [Amendment to Schedules D,E,F or List of Creditors](#).

The addition of new creditors requires a new matrix containing **only** those creditors being added. There is fee of \$26 to amend Schedules D, E, or F. There is no fee if Schedule D, E, or F is amended to add the address of a listed creditor, or to add the name and/or address of an attorney for a listed creditor.

The court will issue and serve an Order Respecting Amendment.

17. What are my responsibilities while my Chapter 13 case is open?

- You must continue to pay all of your regular bills as they come due, including your monthly mortgage payment or rent.
- You must make monthly payments to the Chapter 13 Trustee according to your Chapter 13 plan.
- If you intend to sell any assets (including your home or car) while your Chapter 13 case is open, you must get court approval to do so by filing a motion with the court. Click here for our local rule on motions [DNJ LBR 9013-1](#)
- If you plan to use a real estate broker, you must get court approval first. Click here for an [Application For Retention of Professional](#)
- If you intend to refinance existing debt (including your mortgage) or incur new debt, you must obtain court approval to do so by filing a motion.

18. When do creditors file claims against me?

To participate in distributions from the bankruptcy estate, creditors must file their claims with the court within 90 days after the first date set for the First Meeting of Creditors. Governmental units have 180 days from the date the petition is filed to file a proof of claim.

19. What is a discharge and how do I receive my discharge?

A discharge releases a debtor from personal liability for certain debts known as dischargeable debts and prevents the creditors owed those debts from taking any action against you or your property to collect the debts. The discharge also prohibits creditors from communicating with you regarding the debt, including telephone calls, letters, and personal contact.

When all plan payments have been made, a Chapter 13 debtor is eligible for a discharge, as long as you:

- certify (if applicable) that all domestic support obligations have been paid. Click here for a definition of [domestic support obligations](#)
- have not received a discharge in a Chapter 7, 11 or 12 case during the four years preceding the new case
- have completed the Personal Financial Management course (Debtor Education). Click here for [Official Form 23 - Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management Course](#).

Creditors provided for in the Chapter 13 plan may no longer initiate or continue any action against you to collect debts that have been discharged. However, there are exceptions to the discharge which include:

- debts for alimony and child support
- most student loans
- debts arising from death or personal injury caused by driving while intoxicated or under the influence of drugs
- debts for criminal fines or restitution.

Click here for a sample [Discharge Notice](#) and some exceptions.

NOTE: Once a debt is discharged, you are legally free of that debt. The discharge is a permanent order that prohibits creditors from taking any type of collection action on discharged debts. Any attempt to collect discharged debt is prohibited by bankruptcy law. For your own protection, you should maintain accurate records and copies of all matters related to your bankruptcy. In addition, you should routinely check your credit report with the various reporting agencies to ensure that discharged debts are not being reported as outstanding.

20. What is the Personal Financial Management Course (Debtor Education) ?

Debtors are required to complete an instructional course in personal financial management as a condition for receiving a discharge. This course is in addition to the credit counseling requirement. When the personal financial management course is completed, the debtor must file [Official Form 23 - Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management](#). If you and your spouse filed a joint petition, both of you must attend the course and both of you must file an Official Form 23. Official Form 23 should **NOT** be filed when you file the petition. It must be filed no later than the last payment made by the debtor as required by the Chapter13 plan. If Official Form 23 is not filed, the court may close the case without a discharge. If you then file a motion to reopen the case to allow the filing of Official Form 23, you must pay the full filing fee due for filing such a motion.

There are limited exceptions to the personal financial management course requirement such as incapacity or disability (defined in 11 U.S.C. §109(h)) or active military duty in a military combat zone. If you believe that an exception is applicable to you, you must make the appropriate selection on Official Form 23 **and** file a [Request for Exemption from Financial Management](#).

Click here for a list of approved [Debtor Education Providers](#).

21. Where can I find additional information about Chapter 13?

Additional information regarding Chapter 13 may be found on the web sites maintained by each of the Chapter 13 Trustees. The contact information and links to the Chapter 13 Trustee for each vicinage are listed below:

CAMDEN	NEWARK	TRENTON
<p><u>Isabel C. Balboa</u> Chapter 13 Standing Trustee 535 Route 38, Suite 580 Cherry Hill, NJ 08002 856-663-5002</p>	<p><u>Marie-Ann Greenberg</u> Chapter 13 Standing Trustee 30 Two Bridges Road Suite 230 Fairfield, NJ 07004 973-227-2840</p>	<p><u>Albert Russo</u> Chapter 13 Standing Trustee 1 AAA Drive, Suite 101 Robbinsville, NJ 08691 609-587-6888</p>

Other important things to know:

Bankruptcy Code and Rules

Bankruptcy cases are subject to federal laws contained in *Title 11* of the *United States Code*. Procedural aspects of bankruptcy cases are governed by the *Federal Rules of Bankruptcy Procedure*. The Bankruptcy Code and Rules may be accessed using the links below:

[Title 11 United States Code](#)
[Federal Rules of Bankruptcy Procedure](#)

Local Rules

The District of New Jersey has local rules of practice. Individuals representing themselves are responsible for complying with all the requirements. The local rules can be purchased at the court or viewed on line at www.njb.uscourts.gov.