FORM 423 (12/15)

Fill in this in	formation to i	dentify the cas	e:		
Debtor 1					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B		District of			
					(State)
Case number: (if known)			-		

Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and §1141 (d)(3) does apply.

In a joint case, each debtor must take the course. 11 U.S.C §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then each debtor must file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under §1141(d)(5)(B) or §1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

--- NOTICE CONTINUES ON NEXT PAGE ---

Part 1: Tell the Court About the Required Course

You m	ust c	heck one:	
	I co	mpleted an	approved course in personal financial management:
	Date	e I took the co	ourse MM /DD /YYYY
	Nam prov	ne of approve ider	ed .
	Cert	ificate numbe	⊋r
			d to complete a course in personal financial management because the court has granted my iver of the requirement based on (check one):
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active Duty.	I am currently on active military duty in a military combat zone.
		Residence.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.
Part 2	2: s	ign Here	
			I certify that the information I have provided is true and correct.
			Date
Sig	natur	e of debtor n	amed on certificate Printed name of debtor MM /DD/ YYYY