



UNITED STATES BANKRUPTCY COURT
District of Alaska

www.akb.uscourts.gov

DEBTOR EDUCATION REQUIREMENTS FOR DISCHARGE

In compliance with the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, individual debtors must take 2 classes and earn 2 separate certificates to obtain a discharge.

FIRST: TAKE ***BEFORE*** YOU FILE

Credit Counseling

SECOND: TAKE ***AFTER*** YOU FILE

**Debtor Education /
Financial Management**

STEP ONE: Credit Counseling Class

- **CREDIT COUNSELING** class must be taken **BEFORE** you file for bankruptcy.
 - Classes can be completed in person, over the internet, or by telephone.
 - The class fees vary from provider to provider. If you cannot afford to pay the fee, ask the provider if you qualify for a fee waiver.
- The class must be completed **WITHIN 180 DAYS BEFORE** you file your bankruptcy case.
- If a joint case is filed with a spouse, **EACH DEBTOR** must complete a class and provide their own **separate** Certificate of Credit Counseling to the court. In other words, joint bankruptcy petitions must be accompanied by **TWO** Certificates of Credit Counseling.
- You must mail or bring a copy of the Certificate(s) along with your signature and payment to the courthouse before your case will be opened.
- **If you do not do any of the above, your bankruptcy case could be DISMISSED.**

LIST OF APPROVED CREDIT COUNSELING CLASS PROVIDERS:

<https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>

STEP TWO: Debtor Education / Financial Management Course

- **DEBTOR EDUCATION / PERSONAL FINANCIAL MANAGEMENT COURSE** is the **SECOND** class that you are **REQUIRED** to take. It must be taken **AFTER** you have filed your bankruptcy case.
- If you are filing a joint case with a spouse, **EACH DEBTOR** must complete a course and provide their own **separate** Certificate of Debtor Education. In other words, a joint bankruptcy case requires the filing of **TWO** Certificates of Debtor Education after it is filed.
- **The Certificate(s) must be filed with the court before a discharge can be entered.**

LIST OF APPROVED DEBTOR EDUCATION COURSE PROVIDERS:

<https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>