Official Form 23 (10/06)

United States Bankruptcy Court		
In re	,	Case No
In re	Debtor	Chapter
	OF COMPLETION CERSONAL FINANCIA	DF INSTRUCTIONAL COURSE CONCERNING L MANAGEMENT
		e must file this certification. If a joint petition is filed, omplete one of the following statements and file by the
□ I.		, the debtor in the above-styled case, hereby
(Printed Name of D	Debtor)	, the debtor in the above-styled case, hereby
certify that on	(Date), I completed an ir	nstructional course in personal financial management
provided by		, an approved personal financial er)
	(Name of Provide	er)
management provider.		
Certificate No. :		
(Printed Name of Debtor)		_, the debtor in the above-styled case, hereby
		ed because of [Check the appropriate box.]:
 Incapacity or disability, a Active military duty in a n 		109(h);
		rustee (or bankruptcy administrator) has determined that
		e to serve the additional individuals who would otherwise
be required to complete such courses.		
Signature of Debtor:		
Date:		

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)