

## **CHAPTER 13 TRUSTEE'S DEBTOR EDUCATION POLICY**

1. Since January 1, 2016, the Chapter 13 Trustee's Office has provided a Debtor Education class free of charge to Debtors.
2. The classes are scheduled and held on Tuesdays in the 341 meeting room at the federal court building. On most Tuesdays, are conduct two classes each Tuesday, one beginning at 9:00 am and one beginning at 1:00 p.m. The attorney for the debtor's attendance is not required, only the debtors. All persons attending these classes should expect to be in class for about 3 ½ hours. Any Debtor not present when the class begins will not be able to attend the class that session. Each Debtor must also present a current form of photo identification to attend the class.
3. Please be aware that these Debtor Education classes will be offered to the debtor(s) only. Any other parties the debtor(s) may bring with them to this class will be asked to wait outside of the class for the debtor. Limited room is available. Disability and language accommodations are available but must be approved by the Chapter 13 Trustee's office prior to seven (7) days of the date set for the class.
4. Once our office schedules the debtor's original 341 meeting and first time confirmation hearing through CM/ECF, we will then schedule a Debtor Education class for that debtor. A separate letter will be mailed to both the debtor and the attorney for the debtor which specifies the date and time of the scheduled Debtor Education class. Each Debtor Education class will be scheduled approximately two weeks prior to the scheduled 341 meeting.
5. If a debtor fails to attend this free Debtor Education class scheduled prior to the 341 meeting, the Trustee may inquire as to the reason they were unable to attend during the 341 meeting. The Trustee may reschedule the Debtor Education class prior to confirmation. Debtors will then receive a 2nd letter (much like the first) that advises them of the scheduled date and time of the class.
6. If a Debtor fails to attend the Debtor Education class, the Trustee will file an objection to confirmation of the plan. Failure to complete the Debtor Education class prior to the confirmation hearing may result in the dismissal of the Debtor's case.
7. If a debtor is unable to attend the free Debtor Education class provided by our office, the debtor will need to complete and sign a Request for Waiver of Debtor Education Class. The Request for Waiver of Debtor Education Class must be emailed to [debtored@shrevech13.com](mailto:debtored@shrevech13.com) and include in the subject line of the email the debtor's case number and first & last name. (EX. Case # 00-00000 Joe Ford).

This form for Request for Waiver of Debtor Education class is available at [13network.com](http://13network.com).

If the Debtor Education waiver is approved by the Trustee, the following language will be reflected on the Debtor Education matter calendar. "Debtor Education class waived". The debtor and your office will also receive a letter stating the same.

If the Debtor Education waiver is not approved by the Trustee, the following language will be reflected on the Debtor Education matter calendar. "Debtor Education wavier received and class is required". The debtor and your office will also receive a letter stating the same.

Debtor's counsel can access this matter calendar the same way that the other matter calendars are accessed.

This does not excuse debtors from completing the mandatory financial management course requirement required for discharge, but rather only excuses debtors from taking the free Debtor Education class offered by the Trustee. Debtors will still need to complete a financial management course on their own prior to completion of the case.

8. Once the Debtor Education class is completed by the debtor, the Trustee will file a certificate of completion with the court. This certificate will satisfy both the confirmation requirement, and will also satisfy the financial management course required to obtain a discharge.