

Kathy A. Dockery  
Chapter 13 Trustee

Debtor Education  
Trustee's Position

According to §1328(b) (1) the court shall not grant a discharge under this section to a debtor unless after filing a petition the debtor has completed an instruction course concerning personal financial management. I will be submitting an application to the United State's Trustee's Program for approval as a provider of a personal financial management instructional course.

Our course will be provided free of charge to our assigned Chapter 13 debtors. Upon satisfactory completion of the course, my office will provide the debtor a certificate of completion and will file that certificate of completion with the Court. If the scheduling of our classes is not convenient for the debtor(s), the debtor(s) may attend a personal financial management course with any financial education provider that is certified with the United States Trustee's program. The debtor must serve a copy of the certificate of completion with the court and with the Chapter 13 Trustee.