



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA**



**NOTICE TO ALL DEBTORS:  
READ THIS BEFORE YOU FILE YOUR CASE**

**DID YOU (AND JOINT DEBTOR, IF APPLICABLE) COMPLETE THE REQUIRED APPROVED PRE-FILING BANKRUPTCY CREDIT COUNSELING COURSE?**

- The federal bankruptcy law (11 U.S.C. § 109(h)) requires that you receive a briefing about credit counseling from an agency approved by the Office of the U.S. Trustee, within the 180-day period before you file for bankruptcy.
- If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.
- If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.
- To complete the required credit counseling briefing before filing for bankruptcy, obtain from the Clerk a list of United States Trustee approved agencies, or visit: <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>.
- Depending on which agency you select, you may take the course by computer, telephone, or in person. If you do not have a computer, you can use a public computer in any of the County public libraries.
- Exemptions of this requirement exist for persons with disabilities or with mental health problems, or for persons who are performing military service in active combat zones. Refer to Title 11 U.S.C. §109(h)(4).
- **THE CLERK CANNOT GIVE YOU LEGAL ADVICE.**