

United States Bankruptcy Court Northern District of Illinois

Notice to Debtor

If or when you file a bankruptcy case, your case will be assigned to a judge, trustee, and date and time for a meeting of creditors. You will receive a “Notice of Bankruptcy Case” in the mail. Please read this notice carefully, it contains important information about the date, time and location of the meeting.

You (and your spouse, if a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. You are requested to bring with you to the Meeting of Creditors, the following information:

Acceptable Proof of Identity and Social Security Numbers

- Your driver’s license, state identification cards or a valid U. S. passport, and
- Social security card.

Additionally, 7 days prior to your scheduled meeting of creditors, you are required to send the following documents to the trustee assigned to your case. Failure to do so could result in the dismissal of your case.

- To receive transcripts of your tax returns, call 1-800-829-1040.
- Federal Income Tax return (or transcript) for the most recent tax year ending immediately before the commencement of the case.
- Evidence of payment from employer, pay stub if any, received 60 days before filing.

Certificate of Credit Counseling

All individual debtors must be able to check truthfully one of the four statements on page 5 of the Voluntary Petition. If none of these statements applies to you, you are not eligible to file a bankruptcy case, and any case you do file can be dismissed by the court. If that happens, you will lose whatever filing fee you paid and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you will be subject to paying a second filing fee, and you may have to take extra steps to stop creditors’ collection activities.

Certification About a Financial Management Course

As a reminder, an individual debtor in a chapter 7 or chapter 13 must file a statement regarding completion of a course in personal financial management using Official Form 423 within 60 days after the first date set for the meeting of creditors in a chapter 7 case, and no later than the last payment made by the debtor as required by the plan in a chapter 13 case. You must attach the certificate you receive from the Debtor Education Provider to Official Form 423.