

# Certificate of Credit Counseling

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United States Bankruptcy Court  
Eastern District of New York  
Certificate of Credit Counseling

Welcome to the United States Bankruptcy Court's lesson on Certificate of Credit Counseling.

# Certificate of Credit Counseling

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

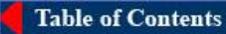
Hon. Carla E. Craig, Chief Judge

Robert A. Gavin Jr., Clerk of Court

## Navigation Instructions

### Table of Contents:

Use the Table of Contents (TOC) to jump to different sections of the module. You can open it and close it with either:

The arrow in the top left corner of the screen, 

Or

The TOC button in the Navigation bar. 

### Playback Controls:

Playback controls are located at the bottom of the screen. They may be used to move forward or back, or to rewind to the beginning of the lesson. The playback controls also include a pause/play button toggle. 

You can turn the audio on or off by clicking the speaker icon. 

### Additional Information:

Additional information on this module will be displayed when the filer clicks on the “i” icon. 

Additional filing information is displayed when the mouse hovers over the tip star icon. 

Select **START** when you are ready to begin.

**START**

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## Objective

At the end of this lesson, the filer will be able to electronically file the Certificate of Credit Counseling in an Individual non-business Chapter 7 Case for a Debtor or Joint Debtor.

**CONTINUE**

## Certificate of Credit Counseling

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When filing a Chapter 7 bankruptcy petition, the debtor must file a Certificate of Credit Counseling after completing a government endorsed and approved course in credit counseling and budget analysis. Approved credit counseling vendors are listed on the United States Trustee's website:  
[http:// www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.html](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.html)

**CONTINUE**

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## Filing Options

Two Certificates of Credit Counseling must be filed in a Joint Debtor Case. The filer is given three options to docket two sets of Certificate of Credit Counseling. The filer may electronically docket them either as:

1. Two documents with two docket entries. One entry for the Debtor and the second entry for the Joint Debtor. These two certificates must be scanned and/or saved as two separate files; or

**CONTINUE**

# Certificate of Credit Counseling

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## Filing Options

2. One document with one docket entry. In this case the certificates must be scanned and/or saved as one file; or
3. One document with one docket entry by attaching the certificate for the Joint Debtor to the certificate for the Debtor. In this case the Debtor's certificate is the Main Document and the certificate for the Joint Debtor is the Attachment to Document. The certificates must be scanned and/or saved as two separate files.

**CONTINUE**

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The guided procedure demonstrates how to file the Debtor's Certificate of Credit Counseling as a single document with two docket entries as in Filing Option 1. After the Certificate has been successfully uploaded, the filer must repeat the same instructions to file the Certificate of Credit Counseling for the Joint Debtor.

**CONTINUE**

# Certificate of Credit Counseling



The screenshot shows the CM/ECF website interface. At the top, a dark blue navigation bar contains the CM/ECF logo on the left and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. The 'Bankruptcy' menu item is highlighted with a red box, and a white callout box with a blue border points to it, containing the text 'Select Bankruptcy'. Below the navigation bar is a large circular seal of the United States Bankruptcy Court, Eastern District of New York, featuring an eagle with wings spread, holding an olive branch and arrows, with a shield on its chest. The seal is surrounded by the text 'UNITED STATES BANKRUPTCY COURT' and 'EASTERN DISTRICT OF NEW YORK'. Below the seal, the text reads 'U.S. Bankruptcy Court', 'Eastern District of New York', and 'Official Court Electronic Document Filing System'. A horizontal line separates this from a blue box containing the text: 'PLEASE NOTE: CM/ECF is unavailable every weekday morning between 5:30 a.m. and 5:45 a.m. We apologize for any inconvenience.' Another horizontal line separates this from a final section containing the text: 'This facility is for Official Court Business only. Activity to and from this site is logged. Document filings on this system are subject to Federal Rule of Civil Procedure 11 and Federal Rule of Bankruptcy Procedure 9011. Evidence of unauthorized or criminal activity will be forwarded to the appropriate law enforcement officials under 18USC 152 and 3571.'

From the CM/ECF Menu Bar select **Bankruptcy**.

# Certificate of Credit Counseling



From the **Bankruptcy Events**, select "Other".

# Certificate of Credit Counseling

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Miscellaneous". The main content area is light blue and contains a form for entering a case number. The form has a label "Case Number" and a text input field. A callout box points to the input field with the text "Type 11-40068". Below the input field are two buttons: "Next" and "Clear". A callout box points to the "Next" button with the text "Select Next".

Type the case number and select **Next** to continue.

# Certificate of Credit Counseling

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Miscellaneous" and the case information is "1-11-40068-ess Robert James Thomas and Elaine Thomas". There is a search input field with the placeholder text "Start typing to find an event." Below the search field, there are two columns: "Available Events (click to select events)" and "Selected Events (click to remove events)". The "Available Events" list includes: Affirmation of Non-Compliance, Amended Schedule(s), Statement(s) and Affidavit LR1009-1(a) (Fee Due), Amended Schedule(s), Statement(s) and Affidavit LR1009-1(a) (No Fee), Balance Sheet for Small Business, Bond, Brief, Cash Flow Statement for Small Business, Certificate as to Balloting, Certificate of Credit Counseling, Certification of Cure of Entire Residential Judgment, Certification of Protection of Property from Damage, and Certification of Rule 26f Conference. The "Certificate of Credit Counseling" item is highlighted with a red box, and a blue callout box with the text "Select Certificate of Credit Counseling" points to it. At the bottom of the "Available Events" list, there are "Next" and "Clear" buttons.

From the **Available Events**, highlight and select Certificate of Credit Counseling.

# Certificate of Credit Counseling

The screenshot displays the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Miscellaneous". A search bar contains the text "1-11-40068 Robert James Thomas and Elaine Thomas". Below the search bar, there is a prompt: "Start typing to find another event. Hold down Ctrl to add additional items." The main content area is divided into two sections: "Available Events (click to select events)" and "Selected Events (click to remove events)". The "Available Events" section contains a list of events, with "Certificate of Credit Counseling" selected. The "Selected Events" section contains the same event, "Certificate of Credit Counseling". A callout box with a blue border and white background contains the text: "Confirm that the event selected from Available Events, defaults to the Selected Events box." Below the "Available Events" list, there are "Next" and "Clear" buttons. A blue callout box with a white border and blue text says "Select Next".

The event, Certificate of Credit Counseling, appears in the **Selected Events** box to the right of the screen. Make sure the event in the Selected Events box is correct as this event will be uploaded to the ECF system.

# Certificate of Credit Counseling

EECF Bankruptcy Adversary Query Reports Utilities Search Logout ?

Miscellaneous:

[-11-40068 Robert James Thomas and Elaine Thomas](#)

Select the Party:

Thomas, Elaine [Joint Debtor] Add/Create New Party

Thomas, Robert James [Debtor]

Select Debtor

Next Clear

At this point select only the Debtor from the **Select the Party** box as the Joint Debtor Credit Counseling Certificate will be filed separately.

# Certificate of Credit Counseling

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the page title is "Miscellaneous:". Underneath, there is a link for "1-11-40068 Robert James Thomas and Elaine Thomas". The main content area is titled "Select the Party:". There is a dropdown menu with two options: "Thomas, Elaine [Joint Debtor]" and "Thomas, Robert James [Debtor]". To the right of the dropdown menu is a link for "Add/Create New Party". Below the dropdown menu are two buttons: "Next" and "Clear". A callout box with a blue border and a white background points to the "Next" button, containing the text "Select Next".

Select **Next** to continue.

# Certificate of Credit Counseling

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**ECF** Bankruptcy ▾ Adversary ▾ Query Reports ▾ Utilities ▾ Search Logout ?

Miscellaneous:

[1-11-40068 Robert James Thomas and Elaine Thomas](#)

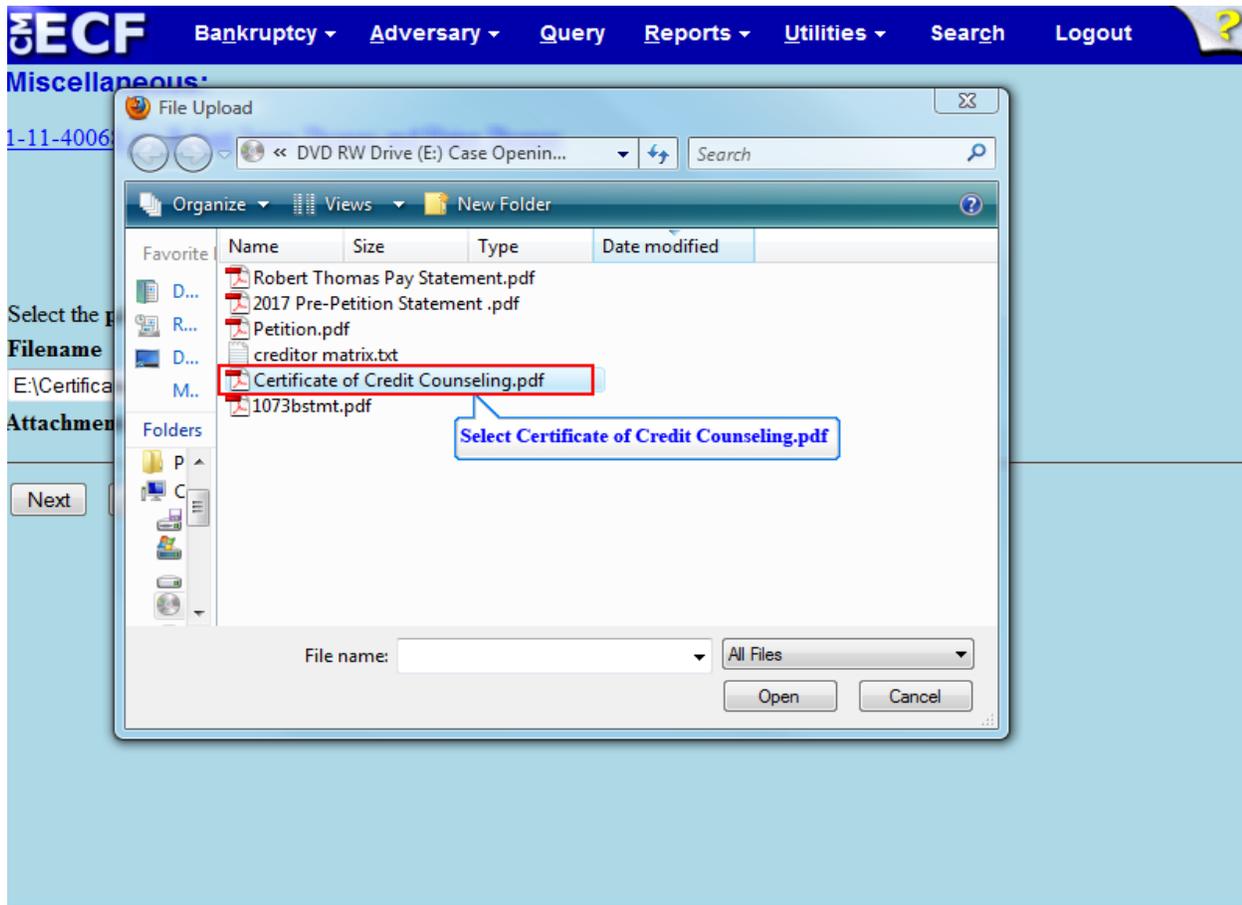
Select the **pdf** document (for example: C:\199cv501-21.pdf).

**Filename**

Attachments to Document: \*  No  Yes

Select **Browse** to upload the Debtor's Certificate of Credit Counseling.

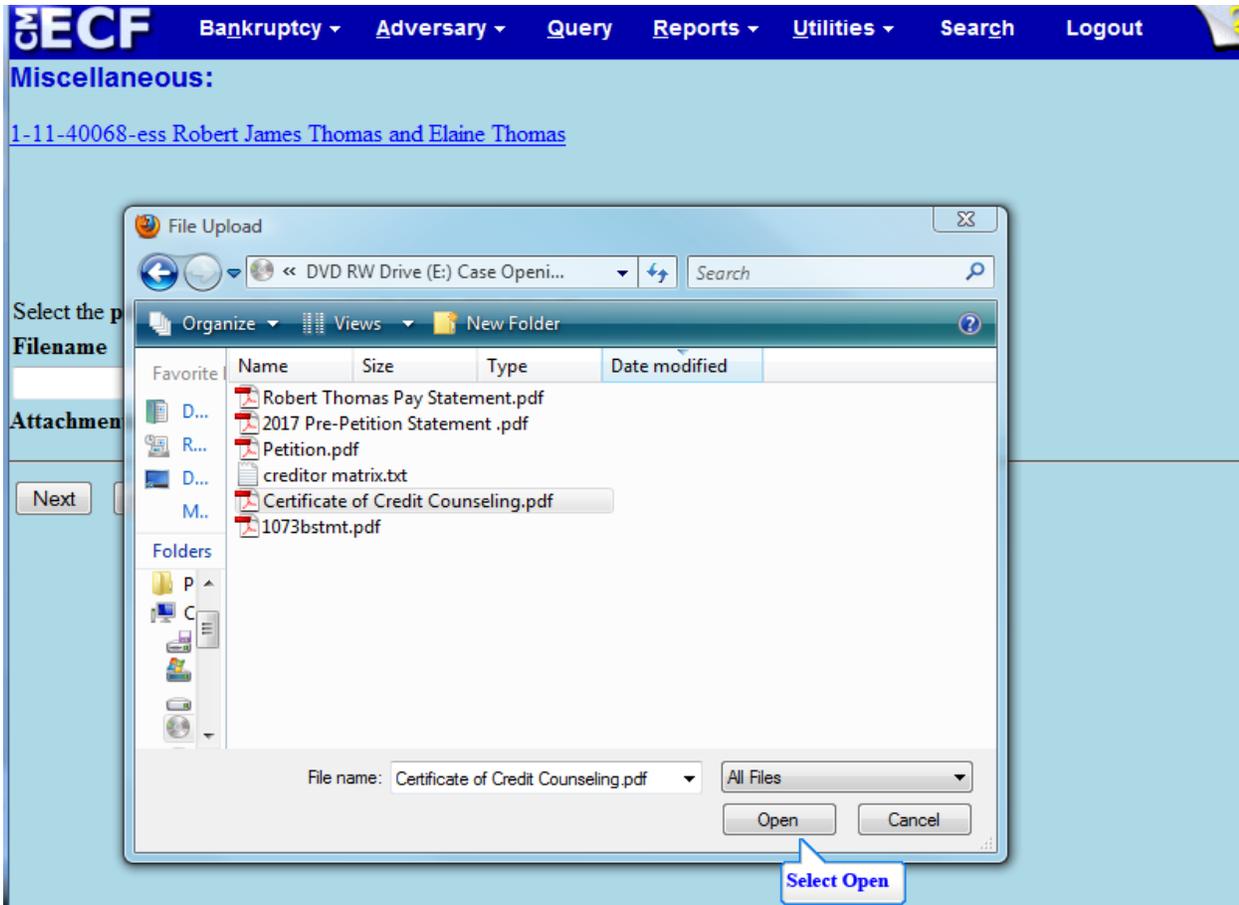
# Certificate of Credit Counseling



Select the Certificate of Credit Counseling file for the debtor.

**TIP:** Right click to open and view the file that is being attached to confirm that it is the correct document being uploaded.

# Certificate of Credit Counseling



Select **Open** to upload the Certificate of Credit Counseling.

## Certificate of Credit Counseling

ECF Bankruptcy Adversary Query Reports Utilities Search Logout

Miscellaneous:

[11-40068-ess Robert James Thomas and Elaine Thomas](#)

Select the **pdf** document (for example: C:\199cv501-21.pdf).

**Filename**

E:\Certificate of Credit Counseling.pdf

**Attachments to Document:**  No  Yes

Select Next

The file name appears in the **Filename** box.

**TIP:** If attaching the Joint Debtor's Certificate of Credit Counseling (Filing Option 3), after the Debtor's Certificate has been uploaded to the Filename box, select the Yes radio button for Attachment to Document and select Next to continue.

- Select **Browse** to upload the Joint Debtor's Certificate of Credit Counseling.
- Highlight the Certificate of Credit Counseling file for the Joint Debtor.
- Right click to open the file to make sure it is the correct document. Once the file has been viewed, select X to close the file.
- Select **Open** to upload the Certificate of Credit Counseling.
- The file name appears in the **Filename** box.
- In the **Description** box, type Certificate of Credit Counseling for Joint Debtor.
- Select **Add to List** box.
- The filename and description clear from the boxes and the filename appears in the **Add to List** box.

# Certificate of Credit Counseling

The screenshot shows the ECF (Electronic Case Filing) system interface. At the top, there is a navigation bar with the ECF logo and several menu items: Bankruptcy, Adversary, Query, Reports, Utilities, Search, and Logout. Below the navigation bar, the text "Miscellaneous:" is displayed. A link "1-11-40068-ess Robert James Thomas and Elaine Thomas" is visible. The main section is titled "Who is the certificate being filed for?". Below this title is a dropdown menu with three options: "Debtor", "Joint Debtor", and "Debtor and Joint Debtor". A red arrow points to the "Debtor" option, and a blue box labeled "Select Debtor" is positioned over it.

For whom is the Certificate being filed? Select only the Debtor. When the second docket entry is made for the Joint Debtor, at that point, only the Joint Debtor is selected.

**TIP:** Option 2- If filing two certificates as one docket entry, select Debtor and Joint Debtor.  
Option 3- If attaching the certificate for the Joint Debtor select Debtor and Joint Debtor.

# Certificate of Credit Counseling

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**MECF** Bankruptcy ▾ Adversary ▾ Query Reports ▾ Utilities ▾ Search Logout 

Miscellaneous:

[1-11-40068-ess Robert James Thomas and Elaine Thomas](#)

Who is the certificate being filed for?

Debtor ▾

Select **Next** to continue

# Certificate of Credit Counseling

**ECF** Bankruptcy ▾ Adversary ▾ Query Reports ▾ Utilities ▾ Search Logout ?

**Miscellaneous:**

[1-11-40068 Robert James Thomas and Elaine Thomas](#)

Docket Text: Modify as Appropriate.

▾ Certificate of Credit Counseling for Debtor  
 Filed by Evelyn Torres on behalf of Robert James Thomas (Torres, Evelyn)

Next Clear

Select Next

The filer is given the opportunity to modify the docket text by selecting from the prefix drop down pick list and/or adding information to the white text box. There is no need to use the pick list or text box in this lesson.

# Certificate of Credit Counseling

**ECF** Bankruptcy ▾ Adversary ▾ Query Reports ▾ Utilities ▾ Search Logout ?

Miscellaneous:

[1-11-40068 Robert James Thomas and Elaine Thomas](#)

Docket Text: Final Text

**Certificate of Credit Counseling for Debtor Filed by Evelyn Torres on behalf of Robert James Thomas (Torres, Evelyn)**

**Attention!!** Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.

Have you redacted?

Select Next

Review the Final Docket Text before submitting. By selecting **Next**, the filer commits the transaction and will have no further opportunity to modify the submission.

**TIP: Have you redacted?** This question refers to the filer's uploaded Certificate of Credit Counseling and not the data entries. This is a final reminder to comply with the Redaction Requirement (Fed. R. Bankr. P. 9037).

# Certificate of Credit Counseling



Miscellaneous:

[1-11-40068-ess Robert James Thomas and Elaine Thomas](#)

U.S. Bankruptcy Court  
Eastern District of New York

## Notice of Electronic Filing

The following transaction was received from Evelyn Torres entered on 2/24/2011 at 2:41 PM EST and filed on 2/24/2011

Case Name: [Robert James Thomas and Elaine Thomas](#)

Case Number: [1-11-40068-ess](#)

Document Number: [2](#)

### Docket Text:

Certificate of Credit Counseling for Debtor Filed by Evelyn Torres on behalf of Robert James Thomas (Torres, Evelyn)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: Certificate of Credit Counseling.pdf

Electronic document Stamp:

[STAMPbkecfStamp\_ID=97933396 [Date=6/7/2011][File Number=122223-0]  
[5c0fa19acef6a56dc32e)a)51c55a2b499566f2aaa1215a4d8600f8ce5c59812144cf  
8ad514b5e9e764b279807a6d409a34c3dee32b2cd48bfc19c7c5a9d16b9]]

[1-11-40068 Notice will be electronically mailed to:](#)

Evelyn Torres on behalf of Debtor Robert Thomas

[Evelyn\\_Torres@nveb.uscourts.gov](mailto:Evelyn_Torres@nveb.uscourts.gov)

Gregory Messer

[etorr65@yahoo.com](mailto:etorr65@yahoo.com)

**CONTINUE**

[1-11-40068 Notice will not be electronically mailed to:](#)

The Notice of Electronic Filing is the receipt evidencing the filing of the Debtor's Certificate of Credit Counseling. Any filer with an ECF login and password who docketed on the case receives this Notice of Electronic Filing (NEF) in his or her e-mail account. This NEF receipt alerts e-filers, who have docketed up to this point on the case, that the Debtor's Certificate of Credit Counseling has been filed.

The Notice of Electronic Filing also indicates the date and time the Certificate of Credit Counseling is filed.

- **Document Number-** In the e-mail, filers must select the Document Number hyperlink to view the certificate. This is referred to as the FREE LOOK. If the filer loses the free look, the filer must query the docket through PACER.
- **Docket Text-** duplicates the Final Docket Text as it appears on the docket.
- **Notice will be electronically mailed** - Identifies the parties in the case who will receive electronic notice of the filing in their e-mail account.
- **Notice will not be electronically mailed** - Identifies the parties in the case who will not receive electronic notice of the filing and must be served conventionally.

## Certificate of Credit Counseling

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UNITED STATES BANKRUPTCY COURT  
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**You have completed the lesson on  
filing the Certificate of Credit  
Counseling.**

To exit this module press Ctrl W on your keyboard or click on the X on the page tab at the top of the screen to close the current tab.

You have completed the lesson on filing the Certificate of Credit Counseling.