

AFTER YOU FILE FOR CHAPTER 7 BANKRUPTCY

You must do the following things **AFTER** you file your Chapter 7 case, **or you will not receive a discharge:**

- ☑ Send a copy of your **most recently filed** federal and state tax returns to your Chapter 7 trustee. Do this as soon as you file your case, but no later than seven (7) days before your Meeting of Creditors. **Do NOT send your taxes to the Bankruptcy Court.** Please refer to the attached sample court notice to see where to find the name and address of the trustee in your case.
- ☑ If you did not file income taxes last year, or have not filed taxes in many years, complete a **letter and declaration** similar to the attached samples and send them to the Chapter 7 trustee as soon as you file your bankruptcy case, but no later than seven (7) days before your Meeting of Creditors.
- ☑ Complete a course in **personal financial management** and receive a certificate of completion. A list of financial management course providers is attached. More providers at [justice.gov/ust](https://www.justice.gov/ust).
- ☑ File your financial management course certificate, along with Form 423, with the Bankruptcy Court. Do this before your 341(a) hearing, or no later than sixty (60) days after your first-scheduled Meeting of Creditors. **Do NOT give these forms to your Chapter 7 trustee.**
- ☑ If you do not file the financial management course certificate and Form 423 within sixty (60) days after your first meeting of creditors, **your case will be closed without a discharge**, and you must pay an additional **\$260** to reopen your case.
- ☑ Attend your **Meeting of Creditors**.
- ☑ Attend your **reaffirmation hearing**, if you are reaffirming a debt.