

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

Voluntary Chapter 11 Case of *Individual Debtor* – Requirements

- _____ **Filing Fee: \$1,717.00** [this includes a \$550.00 administrative fee].
- File Official Form 103A if individual debtor seeks to pay by installments.
 - Fees can be paid by money order or certified check (**no** personal checks). In Manhattan, fees can also be paid with cash in the exact amount (the clerk’s office is unable to make change). The White Plains and Poughkeepsie offices do **not** accept cash.
- _____ **Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101).
- Debtor(s) must complete **Part 5**, “*Explain Your Efforts To Receive a Briefing About Credit Counseling.*”
 - Depending on how the debtor completes **Part 5**, the credit counseling certificate is due either at the time of case filing *OR* 14 days from the date of case filing..
 - As indicated on **Part 5**, the debtor(s) must make a *separate written request* when asking the court for a 30-day temporary waiver of the requirement or if the debtor is requesting for court determination of waiver due to incapacity, disability, or active military duty in a military combat zone.
- _____ **List of Creditors** [include name and complete address for each listing].
- Pursuant to Fed. Rule Bankr. P. 1007(a)(1), debtor must file list of creditors with the petition and such list must include those listed (or to be listed) on Schedules D, E/F, G and H.
- _____ **List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders** (Official Form 104).
- Must be filed with the petition.
- _____ **Statement About Your Social Security Numbers** (Official Form 121).
- Required for *all* individual debtors.
 - Before filing, check the accuracy of the social security number appearing on the form.
 - File paper original with the petition only if filing conventionally.
- _____ **Notice Required by 11 U.S.C. § 342(b) for Individuals Filing For Bankruptcy** (Form B 2010A).
- If the debtor is an individual with primarily consumer debts, the debtor must have received and read the notice (Form B 2010A) BEFORE the petition is filed.
- **Certification of the Debtor** (page 8 of the *Voluntary Petition for Individuals Filing For Bankruptcy* [Official Form 101]) must be signed.
- _____ **Certificate of Credit Counseling and Debt Repayment Plan.**
- *All* individual debtors are required to undergo credit counseling from an agency approved by the US Trustee for this federal judicial district [Southern District of New York] **within 180 days prior to filing the petition**; to view the list of approved agencies for this district, a link to the US Trustee’s website can be accessed from the court’s website, www.nysb.uscourts.gov.
 - When filing the certificate furnished by the credit counseling agency, the debtor must also file a copy of any debt repayment plan created as part of credit counseling.
 - If the debtor has not already received credit counseling and believes the debtor is entitled to a temporary waiver from receiving it or that the debtor is not required to receive it, see line 15 of the *Voluntary Petition for Individuals Filing For Bankruptcy* (Official Form 101).
- _____ **Chapter 11 Statement of Your Current Monthly Income** (Official Form 122B).
- Required for all individual debtors filing under chapter 11.
 - Must be filed with the petition or within 14 days from the date of filing.

_____ **Schedules of Assets and Liabilities** (Official Forms 106).

- Individual debtors must file *all* parts: *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum), *Declaration About an Individual Debtor’s Schedules* (Official Form 106Dec), *Schedule A/B: Property* (Official Form 106A/B), *Schedule C: The Property You Claim as Exempt* (Official Form 106C), *Schedule D: Creditors Who Have Claims Secured by Your Property* (Official Form 106D), *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F), *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), *Schedule H: Your Codebtors* (Official Form 106H), *Schedule I: Your Income* (Official Form 106I), and *Schedule J: Your Expenses* (Official Form 106J). In joint debtor cases, if debtor 2 lives in a separate household, *Schedule J-2: Expenses for Separate Household of Debtor 2* [Official Form 106J-2] is required.
- Must be filed with the petition or within 14 days from the date of filing.

_____ **Statement of Financial Affairs for Individuals Filing for Bankruptcy** (Official Form 107).

- Must be filed with the petition or within 14 days from the date of filing.

_____ **Payment Advices or Other Evidence of Payment.**

- Individual debtors in chapter 11 cases must file copies of payment advices or other evidence of payment received by the debtor from any employer *within 60 days before* the date of the filing of the petition.
- Must be filed with the petition or within 14 days from the date of filing.
- The debtor should redact his or her social security number prior to filing (delete or block first five digits), along with removing other sensitive information.

_____ **Record of any Interest in an Education IRA.**

- In addition to completing line 24 of Schedule A/B: Property, the debtor must separately file a record of any interest in an education individual retirement account (Education IRA).
- Must be filed with the petition or within 14 days from the date of filing.
- The debtor should redact his or her social security number prior to filing (delete or block first five digits).

_____ **Bankruptcy Petition Preparer’s Notice, Declaration, and Signature** (Official Form 119)

- Must be filed with any petition prepared by a bankruptcy petition preparer.

_____ **Disclosure of Compensation of Bankruptcy Petition Preparer** (Director’s Procedural Form B 2800).

- Must be filed with any petition prepared by a bankruptcy petition preparer.

_____ **Attorney’s Disclosure of Compensation** (Director’s Procedural Form B 2030).

- Must be filed within 14 days or any other date set by the court.

_____ **Local Rule 1007-2 Affidavit** (SDNY Local Rule 1007-2).

- Must be filed with the petition.

_____ **Where, Prior to Filing, Landlord Obtained Judgment for Eviction from Residential Lease.**

- Debtor must complete section 11 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101), *Initial Statement About an Eviction Judgment Against You* (Official Form 101A) and *Statement About Payment of an Eviction Judgment Against You* (Official Form 101B).
- Debtor should obtain separate instructions from the clerk’s office.

_____ **Small Business Debtor** [If section 13 of the *Voluntary Petition for Individuals Filing for Bankruptcy* indicates that the debtor is a small business debtor as defined by 11 U.S.C. § 101(51D), other filing requirements exist.]

_____ **After Filing: Debtor Must Pay Quarterly Fee to the United States Trustee.**

- Fee is due at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter.
- The amount to be paid is based on the dollar amount of disbursements in that quarter – refer to 28 U.S.C. § 1930(a)(6).

_____ **After Filing: Certain Debtors Must Complete Course in Personal Financial Management.**

- Where section 1141(d)(3) applies, an individual debtor in chapter 11 is required to complete this course from a course provider approved by the US Trustee for this federal judicial district [Southern District of New York]. To view the list of approved course providers for this district, a link to the US Trustee’s website can be accessed from the court’s website, www.nysb.uscourts.gov.
- After completing the course, the debtor must file **Official Form 423** (“Certification About a Financial Management Course”) pursuant to the time frame indicated on Official Form 423, unless the course provider has notified the court that the debtor has completed the course.