

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA**

**TUCSON DIVISION**  
James A Walsh Courthouse  
38 S. Scott Avenue  
Tucson, AZ 85701  
520- 202-7500

**PHOENIX DIVISION**  
Federal Building & U.S. Courthouse  
230 N. First Ave., Suite 101  
Phoenix AZ 85003  
602-682-4000

**YUMA DIVISION**  
U.S. Bankruptcy Court  
325 W. 19<sup>th</sup> St., Suite D  
Yuma, AZ 85364  
928-783-2288

[www.azb.uscourts.gov](http://www.azb.uscourts.gov)

## **CHAPTER 7**

A bankruptcy case is started with the filing of a petition identifying the chapter. All documents must be filed on official forms which can be found on the court's website, [www.azb.uscourts.gov](http://www.azb.uscourts.gov) or on [www.uscourts.gov/bankruptcy](http://www.uscourts.gov/bankruptcy). Other helpful information is also available on these websites. Filing bankruptcy can be a complex legal process and you are advised to seek competent bankruptcy counsel before filing a petition.

**THE FOLLOWING DOCUMENTS, IF THEY WERE NOT FILED WITH THE BANKRUPTCY PETITION, ARE REQUIRED TO BE FILED NO LATER THAN 7 DAYS FROM THE DATE THE PETITION WAS FILED. IF ANY OF THESE DOCUMENTS ARE NOT FILED WITHIN THAT TIME, YOUR CASE COULD BE DISMISSED.**

1. Mailing List of Creditors
2. Statement of Social Security Number
3. Credit Counseling Certificate. You may check the following web site for approved providers, [www.usdoj.gov/ust](http://www.usdoj.gov/ust) or call 602-682-4000. The credit counselor will provide you the certificate you need to file with the court.

**THE FOLLOWING DOCUMENTS, IF THEY WERE NOT FILED WITH THE BANKRUPTCY PETITION, ARE REQUIRED TO BE FILED NO LATER THAN 14 DAYS FROM THE DATE THE PETITION WAS FILED. IF ANY OF THESE DOCUMENTS ARE NOT FILED WITHIN THAT TIME, YOUR CASE COULD BE DISMISSED.**

1. Schedules A through J and Summary
2. Statement of Financial Affairs
3. Statement of Intention; file only when debts are secured by property
4. Individual Debtor Statement of Current Monthly Income and Means Test Calculation
5. Declaration of Evidence of Employers' Payments Within 60 Days

## **PREVIOUS BANKRUPTCY FILINGS**

If you had a previous case pending within the preceding year that was dismissed, you are advised that pursuant to 11 USC Section 362(c)(3), the automatic stay provided by Section 362(a) when the bankruptcy petition is filed will terminate 30 days after the filing of your petition. You may file a motion with the court seeking a continuation of the automatic stay and you will need to demonstrate that the second case was filed in good faith. If you file a motion, please caption it as an Emergency Motion.

If you had two or more previous cases pending within the preceding year that were dismissed, you are advised that pursuant to 11 USC Section 362(c)(4), no stay under Section 362(a) went into effect when your petition was filed. To obtain a stay, you must file a motion, within 30 days of the date of the filing of the petition, and demonstrate that the new case was filed in good faith. If you file this motion, please caption it as an Emergency Motion.

## **COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Subject to limited exceptions, an individual debtor must complete an instructional course in personal financial management before a discharge can be entered by the court. You must complete and file a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management on the official form. This form is required to be filed within 60 days after the first date set for the meeting of creditors. Failure to file the certification could result in your case being closed without entry of your discharge. If your case is closed without entry of a discharge, to reopen the case to obtain your discharge, you could be required to pay a reopening fee of \$260.00.

You may check the following web site for approved providers, [www.usdoj.gov/ust](http://www.usdoj.gov/ust) or call 602-682-4000.