

INSTRUCTIONS FOR TAKING THE DEBTOR EDUCATION CLASS THE MORNING OF YOUR §341 HEARING

The Chapter 13 Trustee in Flint is an authorized provider of the mandatory Debtor Education class for all Chapter 13 cases filed in Flint. **Debtors are required to take a personal financial management course to receive a discharge.**

If you decide to take the class on the same day as your scheduled §341 Hearing, it will be located at the **Northbank Center** at 432 N. Saginaw St. Suite, 300, Flint, MI 48502.

Parking is available in the parking structure (\$5.00 per entry via cash or credit card), which is accessible from East Second Avenue. **We cannot validate parking.**

Debtors are to appear at 8:00 AM for a Debtor Orientation Session which will be immediately followed by the Debtor Education class from 9:00 AM to NOON. After completion, the Trustee's office will file a Certificate of Completion with the U.S. Bankruptcy Court. **There is no charge to the Debtors for the class.** There will be a lunch break from noon until 1:00 PM, at which time the §341 Hearings will begin.

Schedule:

- 8:00 AM - Debtor Orientation
- 9:00 AM – Debtor Education class – REQUIRED
- NOON – Lunch will be on your own
- 1:00 PM - §341 Hearings begin

Items you must bring to the hearing:

- A driver's license or a picture I.D. showing your current address
- Verification of your Social Security Number (i.e. SS/Medical Card, W-2 or Pay Stub)

Items you must provide to your attorney at least 7 days before your scheduled §341 Hearing:

- 2 years of most current tax returns
- 60 days of most recent pay stubs
- Certificates of title for currently owned titled assets, including vehicles, boats and mobile homes (regardless of when acquired)
- Copies of leases, recorded mortgages, recorded deeds and land contracts
- State Equalized Value (SEV) found on a current real estate tax bill
- A current statement from each secured creditor stating the amount owed
- Two months of bank statements for each account and/or institution
- If applicable, the name and address of anyone to whom you pay child support or alimony

Failure to provide documents timely to your attorney or proper identification at your hearing will likely result in having to appear and be questioned at multiple §341 Hearings as your hearing will be adjourned to a future date if documents are not provided to your attorney at least 7 days prior to this hearing.