



Pre-Filing Credit Counseling Requirement

Published on District of Utah (<https://www.utb.uscourts.gov>)

ALL INDIVIDUAL DEBTORS MUST COMPLETE A CREDIT COUNSELING COURSE FROM AN APPROVED AGENCY WITHIN 180 DAYS PRIOR TO FILING A BANKRUPTCY CASE. ([11 USC § 109\(h\)\(1\)](#) [1])

For a list of approved credit counseling agencies click [HERE](#) [2]. Credit counseling is readily available online, by phone, or in person and is available in multiple languages. Upon completion of the course, a certificate will be issued which MUST be filed with the court.

EXEMPTIONS: [11 USC § 109\(h\)\(4\)](#) [1] and [Local Rule 1007-1\(d\)](#) [3] outline requirements and procedure for those who may be exempt from the credit counseling requirement.

Source URL: <https://www.utb.uscourts.gov/pre-filing-credit-counseling-requirement>

Links

[1] <https://www.law.cornell.edu/uscode/text/11/109>

[2] <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>

[3] <https://www.utb.uscourts.gov/node/13881>