



U.S. Department of Justice

Executive Office for United States Trustees

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Washington, DC 20530
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October 13, 2022

VIA ELECTRONIC MAIL

[Provider Address]

Re: Provider Name and Number

Dear [Principal Contact],

As you may be aware, each year a certain number of debtors do not obtain their bankruptcy discharge for failure to satisfy the debtor education requirement. In some unfortunate instances, debtors timely complete the course but fail to timely file the certificate of completion, and the court closes the debtor's case or dismisses it without entry of the bankruptcy discharge.

The Department of Justice is committed to seeking equal justice under the law and the United States Trustee Program strives to promote full access to the bankruptcy system and fair treatment of all participants in the system. We are therefore reaching out to you to urge that you assist your clients in timely filing their certificates of completion, if requested by them. Your assistance in filing these certificates could go a long way toward ensuring that debtors who timely complete the debtor education course obtain their bankruptcy discharge.

As you know, the Federal Rules of Bankruptcy Procedure contemplate that a provider may notify the court that a debtor has completed the debtor education course. Rule 1007(b)(7). This is reflected in the current debtor education rules, which permit you to file the certificates for your clients, if they request that you do so. Specifically, the debtor education rules state that "an approved provider may notify the appropriate bankruptcy court in accordance with the Federal Rules of Bankruptcy Procedure that a debtor has completed the instructional course." 28 C.F.R. § 58.35(a).

Not surprisingly, many debtor education providers already offer to file certificates for their clients with the court for free. Indeed, the vast majority of the debtor education providers who issue over 90% of certificates each year offer this service to their clients, many without

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charging a fee. In addition, approximately 50 chapter 13 trustees who provide debtor education courses to debtors also offer this service to debtors for free.

We understand that [Provider] currently does not offer the option of filing a debtor education certificate to its clients. For the reasons explained above, we are writing to strongly encourage you to consider offering this filing service option, preferably for free, to assist debtors who timely complete the debtor education course in filing the certificates so they can obtain their discharges.

Please feel free to reach out to me if you would like to discuss this further or have any questions.

Sincerely,

Juliet Drake
Deputy Assistant Director
Office of Oversight