

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF LOUISIANA
SHREVEPORT DIVISION

IN RE:

CHAPTER 13
DEBTOR EDUCATION

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GENERAL ORDER REGARDING CHAPTER 13 DEBTOR EDUCATION

The successful completion of Chapter 13 plans by consumer debtors is based, in part, on providing Chapter 13 debtor(s) with training on the Chapter 13 process and the fundamentals of personal financial management. The Court finds that implementation of a mandatory debtor education program will increase the successful completion rate of Chapter 13 cases in this district and division. The common sense rationale for this training is that providing debtors with an understanding of the Chapter 13 requirements and procedures, as well as with basic skills in money management, may help debtors complete their repayment plans and may reduce future financial distress caused by a debtor's lack of financial acumen.

The Standing Chapter 13 Trustee shall develop a debtor education program that provides debtors with an understanding of the Chapter 13 requirements and procedures, as well as with basic skills in money management that may help debtors complete their repayment plans and may reduce future financial distress. In addition, the program shall provide instruction on the protections provided to consumer debtors via the Bankruptcy Code to address misconduct by anyone who seeks to take advantage of their financial difficulties. The program may also include voluntary financial education efforts that help consumer debtors understand how to manage their money and successfully complete their Chapter 13 plan.

IT IS THEREFORE ORDERED THAT:

1. Effective for all Chapter 13 cases filed on or after January 1, 2016, it shall be mandatory for all Chapter 13 debtors to attend a debtor education program at dates and times as provided by the Standing Chapter 13 Trustee. Failure to attend debtor education shall be a bar to confirmation of the Chapter 13 Plan and may be raised by the Chapter 13 Trustee, at any time, without formal objection.

2. The Standing Chapter 13 Trustee may exercise discretion and waive debtor attendance except as noted below. The Chapter 13 Trustee shall designate a contact person within the office to contact via email to request a waiver. Written email requests shall be the sole method for debtors to request waiver of the debtor education requirements. Waiver requests must be made

no later than 10 days prior to the first date set for confirmation of the debtors' Chapter 13 plan. The Chapter 13 Trustee shall maintain records of debtor attendance which shall be presumptively binding on the Court.

3. The Standing Chapter 13 Trustee may not waive attendance at debtor education for any debtor who, pursuant to 11 U.S.C. § 362(c), seeks either the continuation or the imposition of the automatic stay, except where a case was refiled under a chapter other than Chapter 7 after dismissal under 11 U.S.C. § 707(b).

4. The Standing Chapter 13 Trustee shall produce a financial education brochure for use at debtor education and any voluntary consumer financial education. The brochure shall explain the importance of financial education and provide key money management tips, and it shall list web site addresses for some of the government agencies that offer information on consumer money management. All written materials shall be posted to the Chapter 13 Trustee's web site for access by the general public.

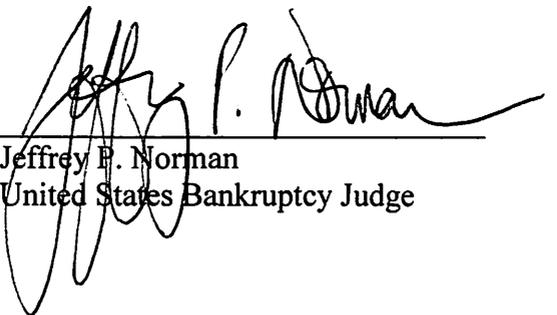
5. The Standing Chapter 13 Trustee shall incorporate into her debtor education program the instructional course concerning personal financial management to be completed after the bankruptcy case is filed pursuant to 11 U.S.C. § 1328(g)(1). The Standing Trustee shall either become a certified instructor or engage an independent contractor to provide the required instructional course.

6. The Standing Chapter 13 Trustee is authorized to file certificates or notices concerning the debtors' completion of the personal financial management course directly with the Clerk of the Bankruptcy Court for the Western District of Louisiana.

7. This order shall only apply to those cases assigned to Judge Jeffrey P. Norman.

IT IS SO ORDERED.

Dated: 1/4/2016



Jeffrey P. Norman
United States Bankruptcy Judge