

REMINDER!

DON'T FORGET TO DO YOUR FINANCIAL MANAGEMENT CLASS!

Remember that in addition to the Counseling Class that you took prior to filing your case, you are also required to complete a Post-filing FINANCIAL MANAGEMENT CLASS.

You can use the same company that you used for your Counseling Class in most case. It is likely that they required you to use a User Name and Password when you took the first class and they likely still have your information and login available on their same website. If you choose to use a different company, there are numerous companies who do this. (Feel free to go to our "Credit Counseling Class Info" page on this website for a list of a few of these companies).

The Financial Management Class must be completed and the Certificate (which you'll get after you complete the class) within 60 days after your Meeting of Creditors. If you filed jointly with your Spouse, each of you should get a Certificate. Technically, Chapter 13 cases can wait a little longer ... But Don't Put it Off! When you do the class, be sure to give the company our e-mail address (cohenroberti@qwestoffice.net) and/or our Fax Number: **303-830-7016** so that they can send us a copy of the Certificate. They will also e-mail you a copy of the Certificate. When you get your e-mail, forward a copy of that e-mail to us as well and we'll get the Certificate twice (just to be sure we get it)! We'll file the Certificate with the Court.

WARNING!

If the certificate is not filed with the Court within 60 days of your Meeting of Creditors, your case will be DISMISSED. Should this happen, we'll have a few weeks when we can "Re-open" the dismissed case, but the Court will charge you another \$306 filing fee! If the Certificate is not filed and the case is not re-opened, it will be as if you never filed your case. You'll have to refile a 2nd case (with a 2nd case showing on your credit report) with a whole new set of attorney fees and filing fee.