# COVID-19 GUIDANCE FOR *PRO SE* DEBTORS

Filing bankruptcy for yourself without an attorney is referred to as appearing “pro se” (pronounced like “pro say”), which is a Latin adjective meaning “for self.” Although this Court welcomes *pro se* filers, you should carefully consider whether to appear *pro se* because filing a petition in bankruptcy can have serious long-term consequences. A lawyer can explain to you what may happen as a result of filing for bankruptcy and what your options are. Only attorneys, and no one else, can give you legal advice. A detailed guide is located on our website for self-represented debtors and is available here: <http://www.ncmb.uscourts.gov/content/self-representation-guide>.

The Court has entered a [Fourth Amended Standing Order Regarding Court Operations Under the Exigent Circumstances Created by COVID-19](http://www.ncmb.uscourts.gov/sites/default/files/public-files/Fourth%20Amended%20Standing%20Order%20-%20COVID-19.pdf), dated December 1, 2020, which explains how you can access the Court’s services and take care of important bankruptcy matters at this time. As outlined in the order:

* *Pro se* parties may file bankruptcy petitions and other papers with the Court in person, by U.S. Mail, or via drop box.
* The public intake counters in the Greensboro and Winston-Salem divisions of the Clerk’s Office may be closed from time to time. Closures will be announced on the website and posted on the doors in the courthouse buildings.
* All *pro se* filings made by U.S. Mail or drop box should include a telephone number at which the filer may be reached.
* All *pro se* bankruptcy petitions filed by U.S. Mail or drop box should be accompanied by a copy of a form of government issued identification for the debtor(s).
* *Pro se* filings made by drop box must be accompanied by a telephone call to the Clerk’s Office at 336-358-4000 to confirm the deposit.
* Payments made by mail must be directed to the Court in Greensboro at the address listed below, in the form of cashier’s check or money order, made payable to “Clerk, U.S. Bankruptcy Court.”

U.S Bankruptcy Court

Middle District of North Carolina

P.O. Box 26100

Greensboro, NC 27402

Be sure to consult the standing order for more detailed information on how to file your documents with the Court.

# TO FILE FOR BANKRUPTCY

1. **Complete Your Credit Counseling BEFORE Filing Your Petition.** The Bankruptcy Code requires a debtor to complete a credit counseling course with an approved provider **during the 180-day period ending on the date of the filing of a bankruptcy petition**. These courses are offered online. A list of approved credit counseling providers in the Middle District is available here: <http://www.ncmb.uscourts.gov/content/approved-credit-counseling-providers>**.** You will be required to file a certificate of evidence of credit counseling with the Court.If you do not complete the course as required, your case will almost certainly be dismissed. If your case is dismissed for failure to take the required credit counseling, your filing fees will not be refunded to you.
2. **Fill Out Your Petition, Schedules and Statements.** After you decide which chapter makes the most sense for you, you need to begin completing your documentation for the Court, including your petition, schedules, statements, and a mailing matrix. Instructions to aid individuals in filling out their bankruptcy forms are available here: [Instructions for Individuals](http://www.ncmb.uscourts.gov/forms/instructions-bankruptcy-case-opening-forms-individuals). Checklists for the petition, schedules and statements that are required for chapter 7 and chapter 13 are also attached to this document.  
   * Download Chapter 7 Petition, Schedules and Statements
     1. [Chapter 7 Voluntary Petition Package](http://www.ncmb.uscourts.gov/forms/voluntary-petition-package-chapter-7)
     2. [Statement of Social Security Number (Official Form 121)](https://www.uscourts.gov/forms/individual-debtors/your-statement-about-your-social-security-numbers)
     3. For additional forms, schedules, and statements needed for filing go here: <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>
   * Download Chapter 13 Petition, Schedules and Statements
     1. [Chapter 13 Voluntary Petition Package](http://www.ncmb.uscourts.gov/forms/voluntary-petition-package-chapter-13)
     2. [Statement of Social Security Number (Official Form 121)](https://www.uscourts.gov/forms/individual-debtors/your-statement-about-your-social-security-numbers)
     3. [Notice to Creditors and Proposed Plan](http://www.ncmb.uscourts.gov/forms/chapter-13-plan)
     4. For additional forms, schedules, and statements needed for filing, go here: <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>
3. **Make Your Mailing Matrix.** You must file a mailing or creditor matrix at the time you file your petition.A creditor matrix is a typed list of the names and addresses of your creditors organized in a single column.Following the chapter 7 and 13 checklists, you will find an example of what a creditor matrix looks like.
4. **Figure out How You Will Pay Your Filing Fees.** Personal checks and credit cards are not accepted from debtors for payment of fees in any case. Payments made by mail must be directed to the Court in Greensboro, in the form of cashier’s check or money order, made payable to “Clerk, U.S. Bankruptcy Court.”

* The filing fee for chapter 13 is $313.00. If you wish to pay your fee in installments, you must file a signed application for Court approval – [Official Form 103A](https://www.uscourts.gov/forms/individual-debtors/application-individuals-pay-filing-fee-installments).
* The filing fee for chapter 7 is $338.00. If you qualify to waive the fee or wish to pay the fee in installments, you must file either [Official Form 103B](https://www.uscourts.gov/forms/individual-debtors/application-have-chapter-7-filing-fee-waived) or [Official Form 103A](https://www.uscourts.gov/forms/individual-debtors/application-individuals-pay-filing-fee-installments). Both applications will be subject to Court approval.

NOTE: This document should be used as an information source and not as legal advice. Please see the attachments which follow.

# CHAPTER 7 **CHECKLIST**

**Documents Due at Time of Filing of Bankruptcy Petition:**

* [**Voluntary Petition for Individuals Filing for Bankruptcy**](http://www.uscourts.gov/forms/individual-debtors/voluntary-petition-individuals-filing-bankruptcy) **(signed)**
* [**Statement About Your Social Security Numbers**](http://www.uscourts.gov/forms/bankruptcy-forms/your-statement-about-your-social-security-numbers)
* **Certificate of Credit Counseling and Debt Repayment Plan (or certificate pursuant to 11 U.S.C. § 109(h)(3) or a request pursuant to 11 U.S.C. § 109(h)(4))**
* **Creditor Matrix List (see attached example)**
* **$338 Filing Fee (If the fee is to be paid in installments or the debtor requests a waiver of the chapter 7 fee, the debtor must be an individual and must file a signed application for court approval. Official Form 103A or 103B)**

**Documents Due Within 14 Days:**

* [**Summary of Your Assets and Liabilities and Certain Statistical Information**](http://www.uscourts.gov/forms/individual-debtors/summary-your-assets-and-liabilities-and-certain-statistical-information)
* [**Schedule A/B: Property**](http://www.uscourts.gov/forms/individual-debtors/schedule-ab-property-individuals)

* **[Schedule C: Property Claimed as Exempt – 91C (Local Form 91C)](http://www.uscourts.gov/forms/individual-debtors/schedule-c-property-you-claim-exempt-individuals" \t "_blank)**
* **[Schedule D: Creditors Who Have Claims Secured By Property](http://www.uscourts.gov/forms/individual-debtors/schedule-d-creditors-who-hold-claims-secured-property-individuals" \t "_blank)**
* [**Schedule E/F: Creditors Who Have Unsecured Claims**](http://www.uscourts.gov/forms/individual-debtors/schedule-ef-creditors-who-have-unsecured-claims-individuals)
* [**Schedule G: Executory Contracts and Unexpired Leases**](http://www.uscourts.gov/forms/individual-debtors/schedule-g-executory-contracts-and-unexpired-leases-individuals)
* [**Schedule H: Your Co-debtors**](http://www.uscourts.gov/forms/individual-debtors/schedule-h-your-codebtors-individuals)
* [**Schedule I: Your Income**](http://www.uscourts.gov/forms/individual-debtors/schedule-i-your-income-individuals)
* [**Schedule J: Your Expenses**](http://www.uscourts.gov/forms/individual-debtors/schedule-j-your-expenses-individuals)
* [**Schedule J-2: Expenses for Separate Household of Debtor 2**](http://www.uscourts.gov/forms/individual-debtors/schedule-j-2-expenses-separate-household-debtor-2-individuals) **(if applicable)**
* [**Declaration About an Individual Debtor’s Schedules**](http://www.uscourts.gov/forms/individual-debtors/declaration-about-individual-debtors-schedules)
* [**Statement of Financial Affairs for Individuals Filing for Bankruptcy**](http://www.uscourts.gov/forms/individual-debtors/your-statement-financial-affairs-individuals-filing-bankruptcy-individuals)
* [**Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation**](http://www.uscourts.gov/forms/means-test-forms/chapter-7-statement-your-current-monthly-income-0)
* **Verification of Creditor Matrix  
    
  Documents Due Within 30 Days:**
* [**Statement of Intention for Individuals Filing Under Chapter 7**](http://www.uscourts.gov/forms/individual-debtors/statement-intention-individuals-filing-under-chapter-7)

Warning: **File Your Forms on Time**. Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The Court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the Court.

# **CHAPTER 13 CHECKLIST**

**Documents Due at Time of Filing of Bankruptcy Petition:**

* [**Voluntary Petition for Individuals Filing for Bankruptcy**](http://www.uscourts.gov/forms/individual-debtors/voluntary-petition-individuals-filing-bankruptcy) **(signed)**
* [**Statement About Your Social Security Numbers**](http://www.uscourts.gov/forms/bankruptcy-forms/your-statement-about-your-social-security-numbers)
* **Certificate of Credit Counseling and Debt Repayment Plan (or certificate pursuant to 11 U.S.C. § 109(h)(3) or a request pursuant to 11 U.S.C. § 109(h)(4))**
* **Creditor Matrix List (see attached example)**
* **$313.00 Filing Fee** (**if the fee is to be paid in installments, the debtor must file a signed application for court approval, Official Form 103A)**

**Documents Due Within 14 Days:**

* [**Summary of Your Assets and Liabilities and Certain Statistical Information**](http://www.uscourts.gov/forms/individual-debtors/summary-your-assets-and-liabilities-and-certain-statistical-information)
* [**Schedule A/B: Property**](http://www.uscourts.gov/forms/individual-debtors/schedule-ab-property-individuals)
* [**Schedule C: Property Claimed as Exempt – 91C (Local form 91C)**](http://www.uscourts.gov/forms/individual-debtors/schedule-c-property-you-claim-exempt-individuals)
* [**Schedule D: Creditors Who Have Claims Secured By Property**](http://www.uscourts.gov/forms/individual-debtors/schedule-d-creditors-who-hold-claims-secured-property-individuals)
* [**Schedule E/F: Creditors Who Have Unsecured Claims**](http://www.uscourts.gov/forms/individual-debtors/schedule-ef-creditors-who-have-unsecured-claims-individuals)
* [**Schedule G: Executory Contracts and Unexpired Leases**](http://www.uscourts.gov/forms/individual-debtors/schedule-g-executory-contracts-and-unexpired-leases-individuals)
* [**Schedule H: Your Co-debtors**](http://www.uscourts.gov/forms/individual-debtors/schedule-h-your-codebtors-individuals)
* [**Schedule I: Your Income**](http://www.uscourts.gov/forms/individual-debtors/schedule-i-your-income-individuals)
* [**Schedule J: Your Expenses**](http://www.uscourts.gov/forms/individual-debtors/schedule-j-your-expenses-individuals)
* [**Schedule J-2: Expenses for Separate Household of Debtor 2**](http://www.uscourts.gov/forms/individual-debtors/schedule-j-2-expenses-separate-household-debtor-2-individuals) **(if applicable)**
* [**Declaration About an Individual Debtor’s Schedules**](http://www.uscourts.gov/forms/individual-debtors/declaration-about-individual-debtors-schedules)
* [**Statement of Financial Affairs for Individuals Filing for Bankruptcy**](http://www.uscourts.gov/forms/individual-debtors/your-statement-financial-affairs-individuals-filing-bankruptcy-individuals)
* [**Chapter 13 Statement of Your Monthly Income and Calculation of Commitment Period**](http://www.uscourts.gov/forms/means-test-forms/chapter-13-statement-your-current-monthly-income-and-calculation-commitment-0)
* [**Chapter 13 Plan**](https://www.nyeb.uscourts.gov/sites/nyeb/files/forms/Chapter13-Plan.pdf) **(Local Form Chapter 13 Plan)**

Warning: **File Your Forms on Time.** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The Court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the Court.

# **CREDITOR MATRIX**

A matrix is a list of your creditors’ names and addresses only. It should list your creditors alphabetically. Creditors should be listed in a single column. Single space each creditor’s name and address, and double space between each creditor. Please note that the addresses below are not the correct addresses for the creditors. This is only an example of how a matrix should be prepared.

Belk

111 South First Street

Greensboro, NC 27401

First Union

222 South First Street

Greensboro, NC 27401

Lowes

333 South First Street

Greensboro, NC 27401

Sears

444 South First Street

Greensboro, NC 27401

Zales

555 South First Street

Greensboro, NC 27401