

CHAPTER 13 OVERVIEW OF KEY POST-PETITION BANKRUPTCY REQUIREMENTS

Mandatory:

1. **File with the Court:** All schedules, statements, and other papers identified in the Required Lists, Schedules, Statements, and Fees (Form B2000) within the applicable deadlines. This information is available at: <https://www.uscourts.gov/forms/bankruptcy-forms/required-lists-schedules-statements-and-fees>
2. **File a Chapter 13 Plan using the Court's Model Plan.** This plan is available on the Court's website at: http://www.ilsb.uscourts.gov/sites/default/files/forms/Chapter13Plan_010119.docx
3. **File with the Chapter 13 Trustee** at least seven days prior to the Meeting of Creditors: All documents described in the *Checklist for §341 Meeting of Creditors*, which is available at: <http://www.ilsb.uscourts.gov/sites/default/files/341Checklist.pdf>
4. **Attend Meeting of Creditors.** *See Notice of Section 341 Meeting*, a copy of which you should have received in the mail, giving the date, time, and location of this meeting. You can also view a copy of this Notice on the computer in the Bankruptcy Court Clerk's Office.
5. **Obtain Financial Management Counseling** and file with the Court, within 60 days of the first date set for the meeting of creditors, a certificate of course completion issued by the provider. A list of approved providers can be found at: <https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>
6. **Understand that non-exempt property received post-petition**, including but not limited to income tax refunds, **is property of the bankruptcy estate** that must be liquidated for the benefit of creditors or else the value of which must be otherwise devoted to the plan in some other way, such as by liquidation of exempt assets in a like amount. The receipt of such property also requires amendment to the debtor's schedules if received prior to entry of the debtor's discharge. *See* Rule 1007(h), Fed. R. Bankr. P.
7. **Carefully read and comply with all Court Notices and Court Orders.** For answers to Frequently Asked Questions, go to: http://www.ilsb.uscourts.gov/debtor_faq

Recommended:

8. **Review the Bankruptcy Court's Videos on Bankruptcy Basics**, which are available at: <https://www.youtube.com/watch?v=jobpaNCY-LU#t=10>
9. **Review Important Things to Know about Chapter 13**, including information about making plan payments, which can be found on the Chapter 13 Trustee's website at: <https://simonch13trustee.com/faq>
10. **Review the Bankruptcy Court's Procedures for Mortgage Modification Mediation** If interested in modifying a mortgage on real property, these procedures are available at: <http://www.ilsb.uscourts.gov/home-affordable-modification-program-hamp>

IMPORTANT: This list is NOT exhaustive. For more information and links to official forms visit the Court's website at: <http://www.ilsb.uscourts.gov/> and click on the banner "Filing Without an Attorney."