

**PERSONAL FINANCIAL MANAGEMENT PROVIDER**

**USER MANUAL**

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**PLEASE NOTE:** This User Manual was developed by the U.S. Bankruptcy Court, Eastern District of Michigan to inform you of the instructions regarding filing the Certificate of Completion of a Personal Financial Management Course. It should not be considered legal advice.

## PERSONAL FINANCIAL MANAGEMENT PROVIDER USER MANUAL

### Instructions for Filing a Certificate of Completion of a Personal Financial Management Course

#### Introduction

#### ***BANKRUPTCY RULE 1007(b)(7)***

As an approved personal financial management course provider, you are now allowed to file the certificate of completion of the post-petition personal financial management course for debtors directly with the court. Bankruptcy Rule 1007(b)(7) has been amended to streamline this process and is scheduled to go into effect on December 1, 2013.

- As an approved personal financial management course provider, you will need to register as a CM/ECF limited filer in each court where you will be filing personal financial management course certificates on behalf of debtors.
- Each court in which you will be filing will provide you with a limited filer agreement.
- Training material for filing these certificates are included in this document.
- Go to each court's public web site for instructions on how to get a CM/ECF login and password.

Deadlines associated with filing certificates of debtors' completion of this course are critically important to the debtor and your responsibilities as an approved course provider.

- In a chapter 7 or 13 case, if the statement of the debtor's completion of the course is not filed within 45 days after the first date set for the §341 meeting, amended Fed. R. Bankr. P. 5009(b) will require the clerk to notify the debtor that the case will be closed without entry of a discharge unless the statement is filed within the applicable deadline under Fed. R. Bankr. P. 1007(c).
- In a chapter 11 or 13 case, this certificate of completion must be filed no later than the last payment made by the debtor as required by the plan.

The risk to the debtor, if the provider fails to timely file the certificate, is that the debtor's case could be closed without a discharge. See Fed. R. Bankr. P. 4004(c)(1)(H).

Some courts may revoke a provider's limited filer privileges if the provider does not file a certificate in a timely manner.

- The failure to do so could result in the closing of the debtor's case without a discharge.
- In the event your limited filer privileges are revoked by a court, the court will notify the Executive Office of the U.S. Trustees or Bankruptcy Administrator of the revocation.

If you need to review what has been filed in a case, you will need to register with the PACER Service Center to obtain case information at <http://www.pacer.gov/register.html>

### **Steps for Filing the Certificate of Completion of a Personal Financial Management Course**

- Access to a debtor's case is through the court's Case Management Electronic Case Filing (CM/ECF) system.
- CM/ECF is a Web based software program used by all the bankruptcy courts in the country.
- CM/ECF can be accessed successfully using Internet Explorer 8.0 and 9.0 and Mozilla Firefox.
- Internet Explorer is the recommended Web browser.



The following pages provide the steps to file a personal financial management course certificate electronically to the debtor's case.

## STEP 1 Internet Access

To access the court Web site, open Internet Explorer and enter the URL for the court in the browser's address field.

<http://www.mieb.uscourts.gov/>

### Note:

The Back  or Forward  arrow buttons on your Internet Explorer bar can be used to back up or go forward in case processing at any time.

Access to CM/ECF will be on the court's home page.



The screenshot shows the homepage of the United States Bankruptcy Court for the Eastern District of Michigan. The header features the court's seal on the left and the text "UNITED STATES BANKRUPTCY COURT Eastern District of Michigan" in the center. A search bar is located on the right side of the header. Below the header is a navigation menu with the following items: "Understanding Bankruptcy", "Court Info", "Judges' Info", "For Attorneys", "Filing Without an Attorney", "Forms", "Case Info", "Office of the US Trustee", and "Programs & Services". The main content area includes a "Case Locator (PACER) »" link, a highlighted "E-Filing (CM/ECF) »" link, and a welcome message: "Welcome to the official website for the United States Bankruptcy Court for the Eastern District of Michigan. We have offices in Detroit, Flint, and Bay City." An image of the American flag and the court seal is also visible on the right side of the main content area.

## STEP 2 Logins and Passwords

Internet users, including personal financial management course providers, attorneys, and trustees enter their CM/ECF login and password on this screen:

**CM/ECF Filer or PACER Login**

**Notice**  
This is a Restricted Web Site for Official Court Business only. Unauthorized entry is prohibited and subject to prosecution under Title 18 of the U.S. Code. All activities and access attempts are logged.

**Instructions for viewing filed documents and case information:**  
If you do not need filing capabilities, enter your PACER login and password. If you do not have a PACER login, you may register online at <http://www.pacer.gov>.

**Instructions for filing:**  
Enter your CM/ECF filer login and password if you are electronically filing something with the court.

**Authentication**

Login:   
Password:   
Client code:

I understand that, if I file, I must comply with the redaction rules. I have read this notice.

**IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:** All filers must redact Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

**CHECK THE BOX**

Login Clear

**Notice**  
An access fee of \$0.10 per page or \$2.40 per document with an audio attachment, as approved by the Judicial Conference of the United States, will be assessed for access to this service. For more information about CMECF, [click here](#) or contact the PACER Service Center at (800) 676-6856.

*CM/ECF has been tested using Firefox and Internet Explorer 8 and 9.*

A login and password is issued by each court to be used only at that court's website. These logins and passwords allow electronic filing of documents.

**\*\* The user's login and password constitute the electronic equivalent of their signature. \*\***

**\*\* Each user is personally responsible for all activity with their login. \*\***

**\*\* The Client code field on this screen should be left blank. \*\***

Prior to clicking **[Login]**, a user must check the box to indicate that he/she understands compliance with the redaction rules:

*IMPORTANT NOTICE OF REDACTION RESPONSIBILITY: All filers must redact Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account number, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.*

If an error is made entering login and password information before submitting the screen, clicking the **[Clear]** button will delete the data and allow you to reenter information.

### STEP 3

The CM/ECF Main Menu will display.



Access to the various modules is provided by the blue main menu bar at the top of the screen. Each selection is a hyperlink to another set of options or hyperlinks.

This menu is also used to exit the system. The preferred method to exit CM/ECF is to click the **[Logout]** link on the main menu bar.

**\*\* You have access to the Bankruptcy menu. \*\***

Click on **[Bankruptcy]** in the blue main menu bar as shown above.



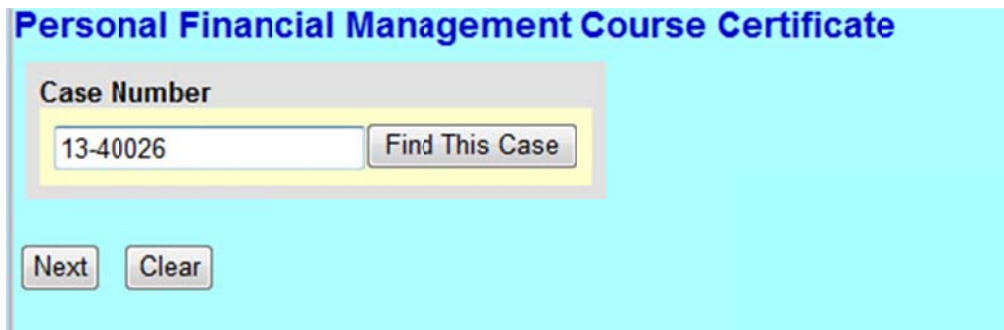
## STEP 4

Click on [**Personal Financial Management Course Certificate**].



## STEP 5

Enter the case number in the yy-nnnnn format, including the hyphen and click [**Next**].

A screenshot of a web application interface for searching a case. The title 'Personal Financial Management Course Certificate' is at the top in blue. Below it, there is a search form with a 'Case Number' label. A text input field contains '13-40026' and a 'Find This Case' button is to its right. Below the search form, there are two buttons: 'Next' and 'Clear'.

**Note:** If the system displays a “Cannot fine case xx-xxxxx” message, you may delete the incorrect case number and enter the case number again. In addition, you may use the browser [**Back**] button at any time during this process to verify former screens until the final submission.

If you have already access a case during your current CM/ECF session, the number of the last case accessed will be displayed. Make sure the correct case number appears.

**Note:** You may cancel an event in process at any time by clicking on [**Bankruptcy**] on the Main Menu and starting the process over.

## STEP 6

Click on the event name below the **Available Events** header to select it.

**Personal Financial Management Course Certificate** will display in the **Selected Events** list on the right side of the screen.

### Personal Financial Management Course Certificate

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	Case Flag: DebtEd, DebtEdJT

Start typing to find another event. Hold down Ctrl to add additional items.

Available Events (click to select events)	Selected Events (click to remove events)
<a href="#">Personal Financial Management Course Certificate</a>	<a href="#">Personal Financial Management Course Certificate</a>

Click **[Next]** to continue.

**NOTE:**

**IF YOU ARE FILING CERTIFICATES FOR JOINT DEBTORS, YOU HAVE TWO (2) OPTIONS:**

- **SCAN BOTH CERTIFICATES INTO ONE PDF DOCUMENT AND DOCKET AS ONE ENTRY**
- **OR**
- **SCAN EACH CERTIFICATE AS A SEPARATE DOCUMENT AND FILE EACH CERTIFICATE AS A SEPARATE DOCKET ENTRY.**

**STEP 7**

Click [**Browse**] to link the PDF document of the certificate(s) to this entry.

**Personal Financial Management Course Certificate:**

13-40026-pjs Steve Marker and Tracy T. Marker

Type: bk

Chapter: 7 v

Office: 2 (Detroit)

Assets: n

Judge: pjs

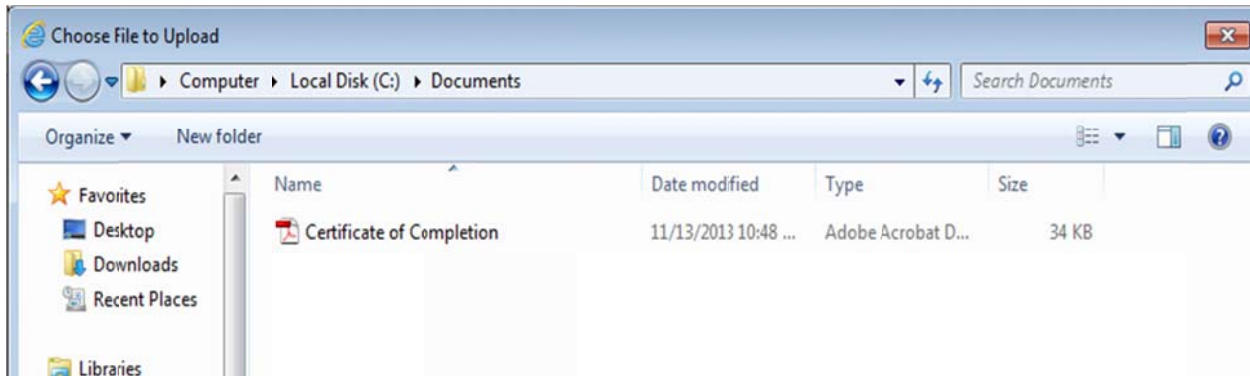
Case Flag: DebtEd, DebtEdJT

**Filename**

**Attachments to Document:**  No  Yes

## STEP 8

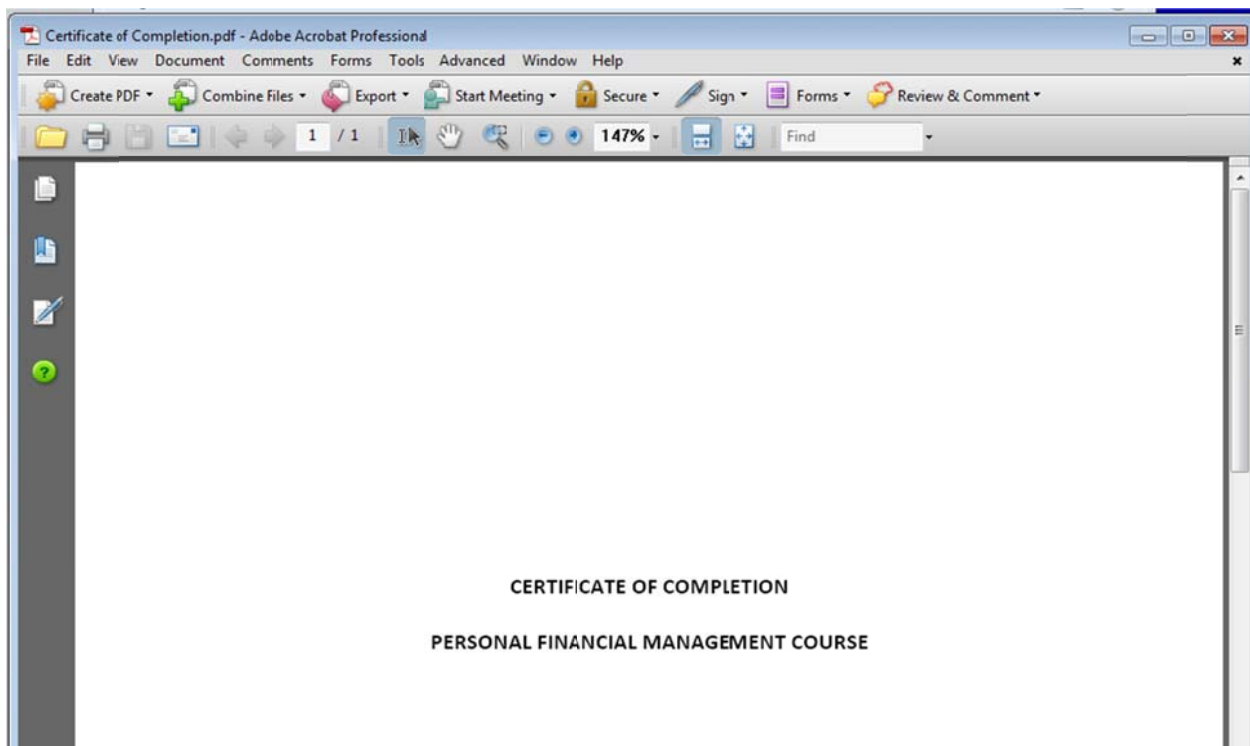
Navigate to the directory where the appropriate PDF file is located.



To verify that you are associating the correct PDF with the entry, **point to** and **right click** on the filename.

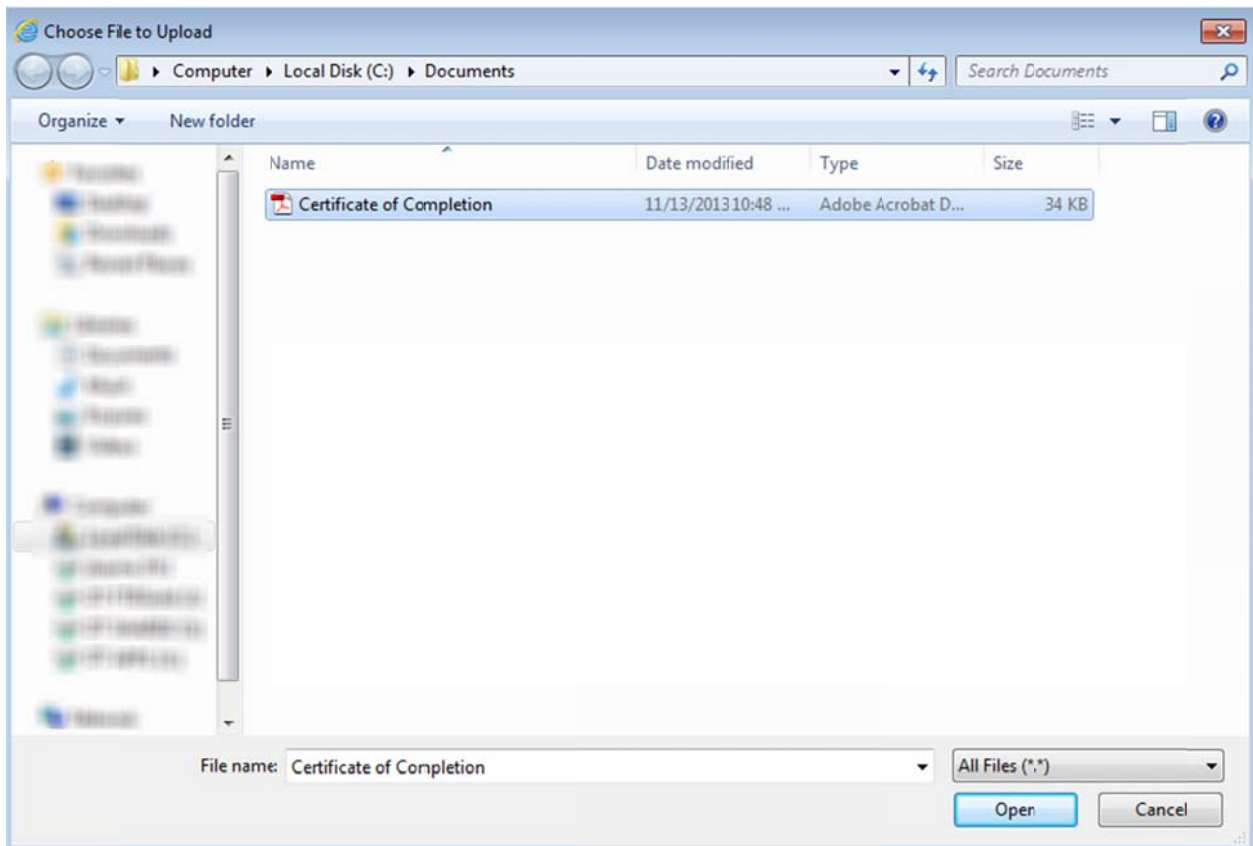
Next, **left click** on the pop up menu to open with Adobe Acrobat.

This will launch the Adobe Acrobat Reader to display the imaged document to verify that this is the correct document to associate with this entry.



After verifying the document, close the Adobe application.

Click **[Open]** on the **Choose File to Upload** dialogue box.



The PDF document name is displayed in the Browse window.

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	Case Flag: DebtEd, DebtEdJT

---

**Filename**

C:\Documents\Certificate of Completion.p

**Attachments to Document:**  No  Yes

---

Click **[Next]**.

## STEP 9

System message displays.

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	

**If you are filing a certificate for the debtor and joint debtor, select the BOTH DEBTORS option on the next screen.**

Read and click **[Next]**.

## STEP 10

If you are filing the certificate(s) in a joint case, a screen will display prompting you to select the appropriate radio button for whom the certificate(s) are being filed.

**Personal Financial Management Course Certificate:**

13-40026-pjs Steve Marker and Tracy T. Marker

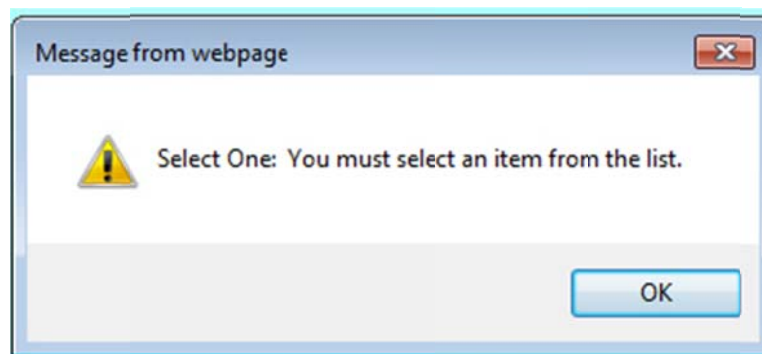
Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	

**Select One:**

Both Debtors  
 Debtor  
 Joint Debtor

Make your selection and click **[Next]**.

**Note:** If you don't select an option, this message will display:



Click **[OK]** and select the appropriate option from the screen displayed above.

## STEP 11

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	Case Flag: DebtEd, DebtEdJT

Click **[Next]**.

## STEP 12

Final docket text displays.

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	

Docket Text: Final Text

**Personal Financial Management Course Certificate for Both Debtors Steve Marker and, Tracy T. Marker.  
(Provider, June)**

**Attention!!** Submitting this screen commits this transaction. You will have no further opportunity to modify this submission if you continue.

**Have you redacted?**

Review and click **[Next]**.



## STEP 13

Confirmation that the certificate is successfully filed displays.

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Marker and Tracy T. Marker](#)

Type: bk	Chapter: 7 v	Office: 2 (Detroit)
Assets: n	Judge: pjs	

**U.S. Bankruptcy Court**  
**Eastern District of Michigan**

Notice of Electronic Filing

The following transaction was received from Provider, June entered on 11/19/2013 at 12:58 PM EST and filed on 11/19/2013

**Case Name:** Steve Marker and Tracy T. Marker  
**Case Number:** [13-40026-pjs](#)  
**Document Number:** [6](#)

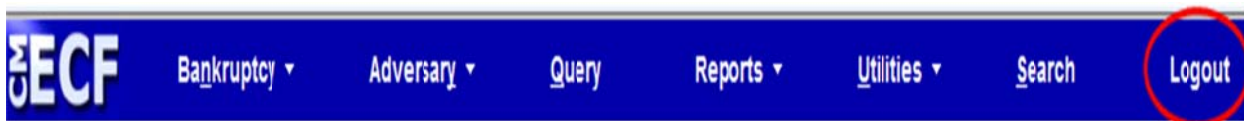
**Docket Text:**  
Personal Financial Management Course Certificate for Both Debtors Steve Marker and, Tracy T. Marker. (Provider, June)

The following document(s) are associated with this transaction:

**Document description:**Main Document  
**Original filename:**S:\TRAINING\Sample PDFs for Atty Class\Attachment.pdf  
**Electronic document Stamp:**  
[STAMP bkecfStamp\_ID=1068232149 [Date=11/19/2013] [FileNumber=67701-0]  
[299ee4b0d3b266b009c15552741fce1a25063474a7a282e6e59c96c4c7fb946de365  
41da7b59ccd416cf9e96d3dd901658a9838172203e7b37e6ae8fb10e259c]]

## STEP 14

When you are finished filing Personal Financial Management Course certificates, log off the CM/ECF system by clicking **[Logout]** on the blue menu bar of CM/ECF.



## **APPENDIX A**

### **CREATING A PDF**

There are two primary methods for creating PDF documents:

- formatting text documents into PDF at the time of creation or
- scanning imaged documents from paper into PDF.

Of these two methods, formatting at the time of creation is preferable. This method reduces the amount of labor involved, requires less storage space, and allows for text search capability.

When Adobe Acrobat is installed on your system, the PDF Writer installs a printer driver. Therefore, when a text document is converted to PDF format it is done similarly to printing the document. Users will often refer to PDF creation as “printing the document in PDF.”

The PDF Writer is the recommended tool for creating PDF documents from word processing programs.

PDF requirements for the Eastern District of Michigan are outlined in ECF Procedure 8(a) of the Administrative Procedures for Electronic Case Filing.

**\*\* The following pages have step-by-step instructions for creating a PDF. \*\***

## Creating PDF files from Word Processing Programs

Converting a word processing document to a PDF file is as simple as printing it to a standard printer if you have Adobe Acrobat writer installed on your computer. Once you have input the word processing document or opened a saved word processing file, you proceed as follows:

Step 1:	Select <b>File &gt; Print</b> .
Step 2:	Choose <b>Acrobat PDF</b> from the Name menu in the printer selection box and click <b>Print</b> .
Step 3:	In the Save PDF File As dialog box choose the locations to save the PDF document/file. Enter a file name for your document/file and verify that the "Save as type" contains the extension for PDF files (*.PDF) and click <b>Save</b> . Your word processing document has now been saved as a PDF document/file.

## Scanning Paper Documents into PDF

For those documents that must be imaged, the preferred method is to scan the document(s) directly into PDF format using Adobe Acrobat. Scanning to a format other than PDF adds both delay and labor. It requires not only the document(s) to be scanned but also to be converted into PDF format after scanning. The process for scanning a document directly into PDF format is as follows:

Step 1:	Launch Adobe Acrobat. This may be done by clicking on the <b>Adobe Acrobat icon</b> or clicking on <b>Start &gt; Programs &gt; Adobe Acrobat</b> .
Step 2:	Select <b>File &gt; Import &gt; Scan</b> .
Step 3:	An Acrobat Scan Plug-in dialog box will appear. Select the correct scanning device and format using the down arrows, then click <b>Scan</b> .
Step 4:	A scan dialog box will appear. Select the appropriate setting for the document you are scanning. The document should be filed in black and white so the file size is as small as possible. Click <b>Scan</b> .  <b>Note:</b> Scan dialog boxes vary depending on printer models.

Step 5:	Another Acrobat Scan Plug-in dialog box will appear. If multiple pages are being scanned, remove the previously scanned page from your scanner and insert the next page to be scanned and click <b>Next</b> . Once you have scanned all pages, click <b>Done</b> .
Step 6:	Once this is done, Adobe will open the scanned document. The document can be saved as a PDF file by selection <b>File &gt; Save/Save As</b> .


**Note:**

Each PDF being uploaded to the court's database cannot exceed 5 megabytes. If the PDF exceeds 5 megabytes, you must either lower the resolutions on your scanner or break the document into separate parts.

## APPENDIX B

### ADDING A JOINT DEBTOR CERTIFICATE AS AN ATTACHMENT

In a joint debtor case, when filing certificates for both debtors in one docket entry, you may attach the Debtor's certificate as the main document and the Joint Debtor's certificate as an Attachment.

Step A:	Scan each certificate separately.
Step B:	<p>After associating the Debtor's certificate at the Browse screen, select "Yes" for "Attachments to Document".</p> <p>Click <b>[Next]</b>.</p>  <p>The screenshot shows the ECF system interface. At the top, there is a navigation bar with 'Bankruptcy', 'Adversary', 'Query', and 'Reports' dropdown menus. Below this, the title 'Personal Financial Management Course Certificate:' is displayed. The case details include '13-40026-pjs Steve Marker and Tracy T. Marker', 'Type: bk', 'Chapter: 7 v', 'Office: 2 (Detroit)', 'Assets: n', and 'Judge: pjs'. A 'Filename' field contains 'C:\Documents\Certificate of Completion.p' with a 'Browse...' button. The 'Attachments to Document' section has two radio buttons: 'No' and 'Yes', with 'Yes' selected and highlighted by a red box. At the bottom, there are 'Next' and 'Clear' buttons.</p>

Step C:

Browse for and select Joint Debtor's certificate PDF document.

Type description of attachment (Example: Joint Debtor Certificate of Completion).

**Personal Financial Management Course Certificate:**

13-40026-pjs Steve Marker and Tracy T. Marker

Type: bkc

Chapter: 7 v

Office: 2 (Detroit)

Assets: n

Judge: pjs

**Select one or more attachments.**

*1) Select the PDF document that contains the attachment.*

**Filename**

C:\Documents\Joint Debtor Certificate of C

*2) Fill in the fields below.*

**Category**

*and/or* **Description**

*3) Add the filename to the list box below. If you have more attachments, go back to Step 1. W*

Step D:

Click **[Add to List]**. Filename moves to List box.

**Personal Financial Management Course Certificate:**

[13-40026-pjs Steve Maker and Tracy T. Marker](#)

Type: bk

Chapter: 7 v

Office: 2 (Detroit)

Assets: n

Judge: pjs

**Select one or more attachments.**

1) *Select the PDF document that contains the attachment.*

**Filename**

2) *Fill in the fields below.*

**Category** and/or **Description**

3) *Add the filename to the list box below. If you have more attachments, go back to Step 1. When the list*

C:\Documents\Joint Debtor Certificate of Completion.pdf

Click **[Next]**.

Complete remaining steps of docketing the certificates.

## APPENDIX C

### CM/ECF HELP DESK INFORMATION

**Email**                    cmecfhelpdesk@mieb.uscourts.gov

**Phone**                    Bay City:                    (989) 894-8840  
                                  Detroit:                     (313) 234-0065  
                                  Flint:                        (810) 235-4126