

**DISTRICT COURT OF THE VIRGIN ISLANDS  
CLERK'S OFFICE**



**Glenda L. Lake, Esquire**  
Clerk of Court

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**IMPORTANT NOTICE**

*Revocation of Temporary Waiver of Credit Counseling and  
Debtor Education Requirements in the District of the Virgin Islands*

March 22, 2021

Nancy Gargula, United States Trustee for Region 21 has announced the revocation of the temporary waiver of credit counseling and debtor education requirements in the District of the Virgin Islands due to the effects of Hurricanes Irma and Maria to occur effective March 24, 2021.

Previously, on September 28, 2017, pursuant to 11 U.S.C. §§ 109(h)(2), 727(a)(1) and 1328(g), the United States Trustee temporarily waived the credit counseling and personal financial management education requirements for individual bankruptcy filers in the District of the Virgin Islands, after determining that approved nonprofit budget and credit counseling agencies ("credit counseling agencies") and approved providers of personal financial management instruction ("debtor education providers") were not reasonably able to provide adequate services in the district.

Subsequently, on September 25, 2020, it was determined that credit counseling agencies and debtor education providers were again reasonably able to provide adequate services to individuals in the district and therefore that the temporary waiver of the federal statutory requirements for credit counseling and debtor education for individual bankruptcy filers would be revoked effective March 24, 2021.

Accordingly, individuals in the District of the Virgin Islands whose bankruptcy cases are filed on or after March 24, 2021, will once again be required to have received pre-petition credit counseling as set forth in 11 U.S.C. § 109(h)(1) and to file with their petition a statement of compliance with the credit counseling requirement pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(3). Similarly, individual debtors in the District of the Virgin Islands who seek a discharge on or after March 24, 2021, will once again be required to have received personal financial management education as set forth in 11 U.S.C. §§ 727(a)(1) and 1328(g)(1) and, pursuant to Federal Rule of Bankruptcy Procedure 1007(b)(7), the debtor must file the appropriate statement of completion of the course with the court unless a debtor education provider has already notified the court that the debtor has completed the course.

**For more information, please contact:**

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