

**Revocation of Temporary Waiver of Credit Counseling and Financial
Education Requirements in the District of the Northern Mariana
Islands To Occur Effective May 1, 2021**

On November 14, 2018, the United States Trustee temporarily waived the credit counseling and personal financial management education requirements for individual bankruptcy filers in the District of the Northern Mariana Islands, after determining that approved nonprofit budget and credit counseling agencies (“credit counseling agencies”) and approved personal financial management instruction providers (“debtor education providers”) were not reasonably able to provide adequate services in the district.

Since that time, as required by the Bankruptcy Code, the United States Trustee has periodically reviewed the situation in the District of the Northern Mariana Islands. The United States Trustee has completed a review of the current situation in the Northern Mariana Islands and has determined that credit counseling agencies and debtor education providers are now reasonably able to provide adequate services to individuals in the district.

Therefore, the United States Trustee shall revoke the temporary waiver of the federal statutory requirements for credit counseling and personal financial management education for individual bankruptcy filers in the District of the Northern Mariana Islands in 180 days, effective May 1, 2021.

As a result, individuals in the District of the Northern Mariana Islands whose bankruptcy cases are filed on or after May 1, 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 Northern Mariana Islands who seek a discharge on or after May 1, 2021 will once again be required to have received personal financial management education as set forth in 11 U.S.C. §§ 727(a)(11) 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 an approved provider of personal financial management education has already notified the court that the debtor has completed the course.

To locate approved agencies and providers in the Northern Mariana Islands, please visit [CC Northern Mariana Islands](#) or [DE Northern Mariana Islands](#).