

**Extension of Temporary Waiver of Credit Counseling
and Financial Education Requirements in the District of the
Northern Mariana Islands**

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 reviewed the situation in the District of the Northern Mariana Islands and on November 12, 2019, determined that approved credit counseling agencies and approved debtor education providers reasonably would be able to provide adequate services to individuals in the district and issued a notice that the waiver would be revoked effective May 12, 2020. That decision has been reevaluated in consideration of the uncertainties surrounding the present and future impact of the coronavirus pandemic upon the adequacy of these services in the District of the Northern Mariana Islands.

Based on the foregoing, the United States Trustee has determined that the temporary waiver that was scheduled to be terminated on May 12, 2020, now will be extended. The United States Trustee will continue to monitor the situation in the District of the Northern Mariana Islands and will revisit the waiver again no later than November 12, 2020.