

**Extension of Temporary Waiver of Credit Counseling and
Financial Education Requirements in the District of Puerto Rico
and the District of the Virgin Islands**

On September 28, 2017, the United States Trustee temporarily waived the credit counseling and personal financial management education requirements for individual bankruptcy filers in the District of Puerto Rico and the District of the Virgin 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 those districts.

Since that time, as required by the Bankruptcy Code, the United States Trustee has periodically reviewed the situation in the Districts of Puerto Rico and the Virgin Islands. Following a review, on September 28, 2018, the United States Trustee determined that the temporary waiver in those districts should be extended. Thereafter, on September 27, 2019, the United States Trustee determined that approved credit counseling agencies and approved debtor education providers reasonably would be able to provide adequate services to individuals in the districts and issued a notice that the waiver would be revoked effective March 25, 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 Puerto Rico and the District of the Virgin Islands.

Based on the foregoing, the United States Trustee has determined that the temporary waiver that was scheduled to be terminated on March 25, 2020, now will be extended. The United States Trustee will continue to monitor the situation in the District of Puerto Rico and the District of the Virgin Islands and will revisit the waiver again no later than September 27, 2020.