

WELCOME

Okay, so you have to select a Debtor Education course that satisfies the pre-discharge requirements of the Bankruptcy Court.

But why this course?

**IT'S FREE TO ALL DEBTORS
ASSIGNED TO THIS OFFICE!**

And Dave Ramsey's course isn't BORING.

You will:

- ★ **BE INSPIRED** by a man who's been bankrupt and rebuilt his life.
- ★ **BE TAUGHT** how to handle finances and win with money.
- ★ **BE EMPOWERED** by Dave's common sense money principles.
- ★ **BE ENTERTAINED** by Dave's captivating, humorous delivery.
- ★ **BE GRATEFUL** you didn't get stuck in a boring class!

The Office of the Chapter 13 Trustee offers this 2-hour Personal Financial Management Course Monday through Thursday at 9:30 AM and 3:00 PM.

Mark your choice here for your records, as well as on the Registration Form:

Scheduled Date: _____, 20____

Monday

9:30 AM 3:00 PM

Tuesday

9:30 AM 3:00 PM

Wednesday

9:30 AM 3:00 PM

Thursday

9:30 AM 3:00 PM

THE FACILITATORS

The Course Facilitators:



Marilyn O. Marshall, ESQ

Ms. Marshall has been the Standing Chapter 13 Trustee for the U.S. Bankruptcy Court, Northern District of Illinois, since September 2001. She holds a Law Degree from Southern University School of Law in Baton Rouge, Louisiana, and a BBA from Northeast Louisiana University.



Daniel J. Lyons, CPA

Mr. Lyons has served as the Comptroller for the Office of the Chapter 13 Trustee since 2003. He is a Certified Public Accountant. He holds a BS in Accounting from Northern Illinois University and has an MBA from Governors State University.



O. Anthony Olivadoti, ESQ

Mr. Olivadoti is the Managing Attorney for the Trustee and has been with the Trusteeship for over 13 years. He holds a Law Degree from Valparaiso School of Law, a BS in industrial technology from Purdue and is a certified mediator.



Paulina Garga, BA

Ms. Garga has served as a Case Administrator for the Office of the Chapter 13 Trustee since 2007. She holds a BA from DePaul University.



Elise Taylor, MBA

Ms. Taylor has served as a Case Administrator for the Office of the Chapter 13 Trustee since 2007. She holds an MBA from Keller Graduate School of Management and a BA from Robert Morris College.

SIX WAYS TO ENROLL

- ① Hand the completed registration form to the Receptionist



- ② Register online at www.chicago13.com

- ③ Email the completed registration form to: financialmanagementcourse@chi13.com



- ④ Call 1-312-431-5597

- ⑤ FAX the completed registration form to: 1-312-431-6522

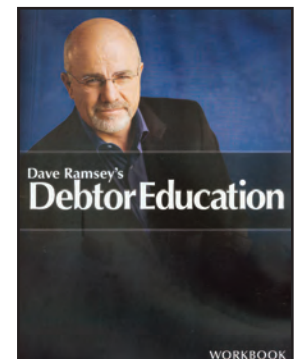


- ⑥ Mail the completed registration form to:
**ATTENTION: DEBTOR EDUCATION
OFFICE OF THE CHAPTER 13 TRUSTEE
224 S MICHIGAN AVE STE 800
CHICAGO IL 60604-2503**



COURSE MATERIALS

Also included with the course is a copy of Dave Ramsey's Debtor Education Workbook, which follows along with the video presentation and covers, among other topics, Cash Flow Planning, Understanding Insurance and Credit Bureaus.



This Personal Financial Management Instructional Course is now required for discharge under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

And, most importantly, the workbook is

**FREE TO ALL DEBTORS
ASSIGNED TO THIS OFFICE!**

(Tear along this line and return the Registration Form to the Office of the Chapter 13 Trustee.)

REGISTRATION FORM

OFFICE OF THE CHAPTER 13 TRUSTEE MARILYN O. MARSHALL

224 S MICHIGAN AVE ☆ STE 800 ☆ CHICAGO IL 60604-2503
(312) 431-1300 ☆ FAX (312) 431-1656 ☆ WWW.CHICAGO13.COM

This course is offered at the Office of the Chapter 13 Trustee, located at 224 S. Michigan Ave., Chicago, in Suite 800-B, Monday through Thursday at 9:30 AM and 3:00 PM.

FREE TO ALL DEBTORS ASSIGNED TO THIS OFFICE!

Please fill out the information below and then see the other side of this page for one of the six convenient ways of returning your registration form to us.

Case Number: _____

Name: _____

Address: _____

City: _____ St: _____ Zip: _____

Daytime Phone: (____) _____

Evening Phone: (____) _____

Please choose your Date, Day and Time:

Date: _____, 20 _____

Monday	Tuesday
<input type="checkbox"/> 9:30 AM <input type="checkbox"/> 3:00 PM	<input type="checkbox"/> 9:30 AM <input type="checkbox"/> 3:00 PM
Wednesday	Thursday
<input type="checkbox"/> 9:30 AM <input type="checkbox"/> 3:00 PM	<input type="checkbox"/> 9:30 AM <input type="checkbox"/> 3:00 PM

(Tear along this line and return the Registration Form to the Office of the Chapter 13 Trustee.)

Dear Chapter 13 Debtor,

You are required to complete an approved personal financial management class to be eligible to obtain a discharge in your Chapter 13 bankruptcy case. Your Chapter 13 Trustee, Marilyn O. Marshall, is an approved provider for this class.

It is suggested that you take the class on the day of your scheduled §341 meeting instead of waiting until the end of your case; you do not want to risk delaying your discharge. You may take the course as many times as you like, just present acceptable identification.

Your Chapter 13 Trustee offers this class to you free of charge because she feels very strongly that it is important for everyone to make an effort to take control of and manage their personal finances. It will help you get a fresh start.

You are not required to take the class offered by the Trustee, but we recommend it for the following reasons: **IT'S FREE**, and we have great facilitators, who are ready to answer all of your questions. We're interested in having you receive your discharge and then never needing to come back to see us again!

Our class teaches the basics of personal planning, money management, budgeting, being an informed consumer, restoring your credit, understanding how credit reports work and, finally, about the wise use of credit. A lot of material is covered in two hours, but Dave Ramsey is very entertaining, so the time goes by quickly.

At the end of the class, there are no tests or quizzes you have to take. You are simply required to complete a course evaluation form.

Upon your completion of the course, an Official Form 23 will be filed with the Court on your behalf by the Trustee (provided you have properly signed the form), and a Certificate of Debtor Education will be provided to you.

For some students, this class will be a review and will reinforce what you already know; for others it will be all new. Either way, you'll leave the class with valuable information.

OFFICE OF THE CHAPTER 13 TRUSTEE MARILYN O. MARSHALL

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A Bankruptcy Financial Management Course That Meets Pre-Discharge Requirements

Be entertained while you learn and **FULFILL THE REQUIREMENTS** for completing your bankruptcy.

- ★ Meets the requirements of the Executive Office of the U.S. Trustee.
- ★ Approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code.
- ★ Approximately two hours of entertaining instruction provided via video by Dave Ramsey, radio talk show host and best-selling author.
- ★ No quizzes or tests to take.
- ★ Workbooks and budgeting forms available for your personal use at no charge to you.
- ★ Upon your completion of the course, an Official Form 23 will be filed with the Court on your behalf by the Trustee (provided you have properly signed the form), and a Certificate of Debtor Education will be provided to you.

FREE TO ALL DEBTORS ASSIGNED TO THIS OFFICE!

Featuring Dave Ramsey's
Financial Peace University Video

