

PERSONAL FINANCIAL MANAGEMENT CLASS

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, Glenn Stearns is an approved provider for this class.

It is suggested that you take the class as soon as possible instead of waiting until the end of your case; you do not want to risk delaying your discharge.

Your Chapter 13 Trustee offers this class to you free of charge because he feels very strongly that it is important for everyone to make an effort to take control of and manage their personal finances. Nobody plans to fail but many people fail to plan.

You are not required to take the class offered by the Trustee but I recommend it for the following reasons: It's free; we have great teachers who are sincerely motivated to help you have a positive outcome from your Chapter 13 filing; we have no ulterior motives, i.e. nothing to sell to you. The Trustee does not pay or receive fees or other consideration related to your enrollment in this class. We are interested in seeing you receive your discharge and then never having to come back to see us again!

Our class will teach the basics of personal planning, money management, budgeting, realistic goal setting, being an informed consumer, restoring your credit, understanding how credit reports work and finally about the wise use of credit. There is a lot of material to cover in two and a half hours. It's not a two and a half hour lecture, the class is interactive, and you'll get out of it what you put into it.

At the end of the class you will be asked to complete a course evaluation form. The Trustee's office will then prepare your certificate of completion and mail copies to your attorney to file with the Bankruptcy Court and to you for your files.

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.

Feel free to enter into a dialogue and ask questions during the class. Your participation in the learning process will assist you in your planning for the future.

Register today (see check-in person) or by e-mail at financial_class@lisle13.com (financial_class@lisle13.com) See the back of this form for class dates, times, and locations.

Personal Financial Management Course Outline

- I Personal Planning
 - A. Assess Needs
 - B. Set Goals
 - C. Make a Plan
 - D. Take Action

- II Managing your money
 - A. Monthly Income
 - B. Monthly Expenses
 - C. Unexpected Expenses
 - D. Managing Expenses
 - E. Savings Plan

- III Judicious and Proper Use of Credit.

Personal Financial Management Class Dates and Times

To register: E-mail your name and case number to: financial_class@lisle13.com, or
Call 630/577-1313, ext. 225 or ext. 221 to reserve a place in class.

- **DuPage and Kane Counties – Classes begin at 2:30pm**

**DUPAGE COUNTY BAR ASSOC
126 South County Farm Road, Lower Level
Wheaton, IL 60187**

November 4, 18	December 9, 23	January 12, 21	February 2, 17
March 3, 16, 31	April 14, 28	May 12, 25	

- **Lake County – Classes begin at 2:00pm**

**PARK CITY BRANCH COURT
301 Greenleaf Ave, Courtroom B
Park City IL 60085-5725**

November 9, 30	December 21	January 11	February 1. 22
March 15	April 12	May 3, 24	

- **Will, Kendall, Grundy and LaSalle Counties - Classes begin at 2:30pm**

**JOLIET CITY HALL BUILDING
150 West Jefferson Street, 2nd Floor
Joliet, IL 60432**

November 10, 24	December 1, 16	January 6, 27	February 10, 24
March 10, 24	April 21	May 5, 19	