

# GENERAL INFORMATION

## Filing Without an Attorney

Individuals and married couples can file bankruptcy without an attorney (*pro se*) but we strongly recommend you obtain an attorney. Bankruptcy law can be very confusing and you will be expected to follow the same rules as an attorney would, including the [United States Code](#)<sup>1</sup>, the [Federal Rules of Bankruptcy Procedure](#)<sup>2</sup>, and our [Local Rules](#).<sup>3</sup> Failure to do so could result in dismissal of the case or other sanctions.

## Appropriate Courtroom Attire & Conduct

You must always dress to demonstrate respect for the court. Traditional business attire is appropriate; jeans, shorts, and t-shirts are not. Anytime you enter a federal courthouse you must present photo identification. Electronic devices, including cell phones, are not permitted.

## Credit Rating & Report

Your bankruptcy record will be public information and the information contained in it, except for personally identifiable information such as your Social Security Number, can be accessed by anyone. The Court is not responsible for credit reports, or the information reported by the credit bureaus. Disputes you have with a credit agency must be resolved by you and that agency.

## Retention of Your Records

We advise that you keep copies of your petition, schedules, statements, Order of Discharge, and if applicable, Order of Dismissal for your permanent records. The Clerk's Office can provide copies of other documents in your case for a fee. If you wish to provide an extra copy of your papers when you file bankruptcy, we will stamp your copy with the date and time it was received and provide your case number for your records.

## Credit Counseling and Debtor Education

All individuals filing bankruptcy are required to obtain credit counseling from an approved provider within six months **before** filing bankruptcy. You will also be required to complete a course in personal financial management **after** filing bankruptcy before you can receive a discharge. Failure to obtain the required credit counseling and debtor education certifications may result in dismissal of your case or not receiving a discharge. You may find lists of providers of these

## U.S. Bankruptcy Court Northern District of Florida

### Mailing Address:

U.S. Bankruptcy Court  
110 E. Park Ave., Ste. 100  
Tallahassee, FL 32301

### Court Locations and Hours:

#### Tallahassee

U.S. Bankruptcy Courthouse  
110 E. Park Ave., Ste. 100  
Tallahassee, Florida

#### Pensacola

Winston E. Arnow Federal Bldg.  
100 N. Palafox St., Ste. 154  
Pensacola, Florida

#### Gainesville\*

U.S. Courthouse  
401 SE 1<sup>st</sup> Avenue  
Gainesville, Florida

*\*Court location only; office is not staffed*

#### Panama City

*The U.S. Courthouse in Panama City is closed indefinitely due to damage from Hurricane Michael (11/2018).*

#### Office Hours

Offices are open to the public  
Monday – Friday, excluding federal  
holidays, 9:00 a.m. to 4:00 p.m.

### Telephone:

(850) 521-5001 [Tallahassee]  
(866) 639-4615 [Toll Free]

### Website:

[www.flnb.uscourts.gov](http://www.flnb.uscourts.gov)

***Employees of the Clerk's Office are not permitted to assist you in preparing the petition, schedules, or other documents, nor may they provide you with legal advice or attorney recommendations.***

*This information is intended to answer frequently asked questions and is not to be interpreted as legal advice or to serve as a complete guide as to what is required to be filed, provided, or completed in your case. This information is subject to change without notice. Please review the Court's website for the most recent information and forms.*

<sup>1</sup> [www.law.cornell.edu/uscode/text/11](http://www.law.cornell.edu/uscode/text/11)

<sup>2</sup> [www.law.cornell.edu/rules/frbp](http://www.law.cornell.edu/rules/frbp)

<sup>3</sup> [www.flnb.uscourts.gov/court-resources/local-rules](http://www.flnb.uscourts.gov/court-resources/local-rules)

programs on the U.S. Trustee's website at <http://www.justice.gov/ust/credit-counseling-debtor-education-information>.

## **§341 Meeting of Creditors**

The date, time, and location of the § 341(a) Meeting of Creditors ("341 meeting") will be mailed to you and all your creditors after your bankruptcy petition is filed. Meetings may be conducted by telephone or held in person in Gainesville, Pensacola, and Tallahassee.\* You must provide photo ID and proof of your Social Security Number at the meeting. If you filed a joint bankruptcy case, both you and your spouse must attend this meeting. **Failure to attend the 341 meeting could result in your case being dismissed. Please read the notice carefully to determine when and where you are to attend the meeting.**

## **Tax Return Required**

Pursuant to 11 U.S.C. § 521(e)(2), you must provide a copy of your Federal Income Tax Return (or transcript of the return) for the most recent tax year ending before the filing of the bankruptcy case ***to the trustee*** no later than seven (7) days before the 341 meeting. The trustee's name and mailing address are contained in the Notice of Bankruptcy Case Filing with the 341 meeting information. Do not file your tax returns with the bankruptcy court unless you are told to do so.