PERSONAL FINANCIAL MANAGEMENT CLASS

Dear "New Law" 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; we have no ulterior motives, i.e. nothing to sell you. The Trustee does not pay or receive fees or other consideration related to your enrollment in this class. We're 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, 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 will get out of it what you put into it. At the end of the class you are required 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 Clerk 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.

Your instructors have over twenty years teaching experience at the college level and have taught personal financial management courses for almost twenty years.

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

Personal Financial Management Course Outline

I. What is required and what to expect between confirmation and discharge.

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

III Managing your money
   - A. Monthly income
   - B. Monthly expenses
   - C. Unexpected expenses
   - D. Managing expenses
   - E. Savings plan

IV Judicious and proper use of credit.

Personal Financial Management Class Dates and Times

To register: E-mail your name and case number to: mailto:financial_class@lisle13.com**, or Call 630/577-1313, ext. 260 to reserve a place in class.**

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

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

(*Held on Wednesdays unless otherwise noted)*

July 7th and 28th   August 11th and 25th   September 8th & 22nd

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

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

(Held on Mondays unless otherwise noted)

July 12th   August 9th and 30th   September 20th

- **Will, Kendall, Grundy and LaSalle Counties - Classes begin at 2:00pm**

JOLIET CITY HALL
150 W. Jefferson Street, 2nd floor
Joliet, IL 60432
(Held on Wednesdays unless otherwise noted)

July 21st   August 4th and 18th   September 1st, 15th, & 29th