

Guidelines for Bankruptcy Educators

Purpose of Bankruptcy Education

The Bankruptcy Education Course is provided to help individuals and families (debtor students) who have filed personal bankruptcy acquire skills for more effective financial management.

Protocol

- Bankruptcy Education Courses may be organized either by a Trustee's Office or by the educator.
- Courses should be taught using methods, content and materials provided by The University of Tennessee Extension or the Trustee's office.
- The course will be a minimum of two hours in length.
- Class size will be limited to ensure an effective presentation of the course materials.
- Courses may be taught at times determined by the educator (and Trustee's office if appropriate). They may be taught during or outside of regular office hours.
- Courses must be taught in locations certified by the Provider Checklist for Adequate Facilities.
- Prior to the course, the educator will provide the debtor student with a copy of the Disclosure Information for Debtor Students.
- Debtor students may take the course along with non-debtors as long as protocol is followed regarding content, record keeping and course location.
- The educator will require each debtor student to provide proof of identification, to provide his/her bankruptcy case number, and to sign in and sign out of the course.
- At the end of the course, a course evaluation form must be completed by each student. The evaluation should not be signed by the student.
- The educator should provide a certificate of course completion produced from the U.S. Trustee's certificate site to the client within two business days of the clients' completing the course. If there are two or more individuals on the case, each will need to be provided his/her own certificate.
- If a certificate is produced in error, it should be voided on the U.S. Trustee's site before a new certificate is produced. (If you need help with this, contact Kimberly Lindsay at 865 974-8198).

Record Keeping

- Course sign in sheets should be secured and maintained on file in the educator's office.
- When payment is made by the student debtor, receipts should be provided to the payee, and a copy kept in the educator's files.
- When the course is organized by the Trustee's office, an invoice should be sent to the Trustee's office along with a copy of the sign-in sheet, after the course is taught. Record of payment by the Trustee's office should be maintained in educator's files.
- Completed course evaluation forms must be kept in the educator's files.

Fees

Fees are payable in cash or money order. Payment is required at the time of or prior to the course.

- UT Educator organizes course and provides learning materials: \$40/case preregistration, \$60/case at the door
- Trustee's office organizes course and provides learning materials: \$20 per case
- If a prospective student request a discounted rate or free course, you may grant the request without further documentation of undue hardship.

Training

- Training will be provided by a Family Economics Specialist and will be offered periodically and through Centra archive.
- Educators will be required to complete training prior to teaching courses.

Information and Questions

Dr. Dena Wise	Kimberly Lindsay
Associate Professor and Extension Specialist	Principal Secretary
Family & Consumer Sciences	
University of Tennessee Extension	
218 Morgan Hall	
Knoxville TN 37996-4512	
865 974-8198	
dkwise@utk.edu	