

UNITED STATES BANKRUPTCY COURT
District of Arizona

NOTICE TO DEBTOR(S)

CASE NAME: Elizabeth Ann Naylor and Ronald Stephen Owens
CASE NUMBER/ADVERSARY NUMBER: 2:25-bk-07596-PS

TO: Elizabeth Ann Naylor and Ronald Stephen Owens

Notice Regarding Required Personal Financial Management Course

A Personal Financial Management Course Certificate has not been filed. The Personal Financial Management Course Certificate must be completed to receive a discharge. The Personal Financial Management course is not the same as the Credit Counseling course that is required prior to filing bankruptcy.

The instructional course must be completed from a United States Trustee approved provider. A list of the providers can be obtained from the court's website www.azb.uscourts.gov.

In some cases, the court can waive the requirement to take the financial management course. See 11 U.S.C. § 109(h)(4). To have the requirement waived, you must file a motion with the court and obtain a court order.

Failure to timely file the Personal Financial Management Course Certificate may result in the case being closed without entry of the discharge. If the case is closed without a discharge, you will need to file a motion to reopen the case and pay the reopen fee.

Date: December 12, 2025

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

Khadijia V. White-Thomas

By: , Deputy Clerk
Phone: 602-682-4000