

WHAT YOU NEED TO KNOW ABOUT FILING

Quick Facts:

- Bankruptcy Petition Preparers and debtors and creditors represented by counsel are not authorized to use EDSS. EDSS is for self-represented parties.
- Filing using EDSS is governed by the [Bankruptcy Code](#), [Federal Rules of Bankruptcy Procedure](#), the [Local Bankruptcy Rules](#) and the EDSS Administrative Procedures.
- Notice to Attorneys – ECF users must file using CM/ECF unless otherwise authorized by the Court.
- Documents submitted via EDSS will not be docketed immediately. When they are added to the docket, the date of filing indicated on the docket will match the date the documents were submitted. The Clerk's office will send an e-mail confirming the receipt of the uploaded document, and the individual or entity using EDSS consents to receipt of this information via e-mail.
- Electronically submitted documents will be retrieved daily Monday through Friday. Filers should allow 24 hours from the date of submission to confirm receipt.
- Inquiries regarding electronically submitted documents should be directed to the Clerk's office by calling 405-609-5700 between 8:30 AM and 4:30 PM.

Certain filings require the payment of fees, including filing a new case, certain amendments, and certain motions. You can view the filing fees here: [filing-fees](#). These fees are due at the time the pleading or document is filed, and you must pay them by using a debit card, ACH, or PayPal at [Pay.gov](#).

Resources for Debtors:

Filing for bankruptcy is a complex legal process. Before filing any documents, it is recommended that you seek legal advice from an experienced bankruptcy attorney.

Before filing a new bankruptcy case, self-represented debtors should thoroughly review the following information pages:

- Resources for debtors without attorneys: <https://www.okwb.uscourts.gov/debtor>
- Bankruptcy Basics: <https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics>
- OKWB Local Rules: https://www.okwb.uscourts.gov/sites/okwb/files/Local_Rules.pdf
- Debtor Electronic Bankruptcy Noticing: <https://www.okwb.uscourts.gov/debn-debtor-electronic-bankruptcy-noticing>

Requirements for a New Case:

Numerous documents are required for filing a new case.

1. [Voluntary Petition](#)
 - [Instructions](#)
2. [Statement of Social Security Number](#)
3. [Credit Counseling Certificate](#)
 - This is a certificate of completion of a credit counseling course that must be completed within 180 days before filing. There are online and phone options for completion of this course.

4. [Creditor Matrix](#)
 - Debtors are required to file with the petition a list with names and addresses of all of their creditors. Pro se debtors can use the Creditor Matrix to compile and submit their list of creditors to the court.
 - Self-represented debtors can use this [website](#) to compile and submit their list of creditors to the court.
5. [Verification of Creditor Matrix](#)
 - After you finish creating your creditor matrix, sign the "Verification of Creditor Matrix." This verification tells the court that your list of creditors is "true and complete to the best of your knowledge".
6. [Filing Fee](#) OR
 - [Application to waive filing fee](#) (chapter 7 only) or
 - [Application to pay filing fee in installments](#)

Additional Required documents due within 14 days after case opening:

1. Certificate of Credit Counseling
 - All individual bankruptcy filers are required to complete pre-bankruptcy credit counseling and pre-discharge debtor education. These may not be provided at the same time. Credit counseling must take place before you file for bankruptcy; debtor education must take place after you file.
 - The **credit counseling certification** must be issued by a non-profit **credit counseling** agency or **debt** relief company like ACCC that has been approved by the U.S. Trustees Office. To get your **certification**, you'll need to complete a **credit counseling** session that typically lasts 60 to 90 minutes.
2. Statement of Monthly Income – Means Test
3. Schedules of Assets and Liabilities
4. Schedule of Executory Contracts and Unexpired Leases
5. Schedules of Your Income and Your Expenses
6. Statement of Financial Affairs
7. Copies of All Payment Advices or Other Evidence of Payment
8. Plan (chapter 13 only)

Resources for Creditors:

Understanding the impact of bankruptcy can be a complex legal process for creditors. Before filing any documents, it is recommended that you seek legal advice from an experienced bankruptcy attorney.

Self-represented creditors can view helpful information here:

[Information for Creditors without an Attorney](#)