



## U.S. Department of Justice

United States Trustee, Region 15  
*Southern District of California, Hawaii  
Guam and the Commonwealth of  
Northern Mariana Islands*

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### **REVOCATION OF TEMPORARY WAIVER OF CREDIT COUNSELING AND DEBTOR EDUCATION REQUIREMENTS IN THE DISTRICT OF THE NORTHERN MARIANA ISLANDS TO OCCUR EFFECTIVE MAY 1, 2021**

On November 14, 2018, pursuant to 11 U.S.C. §§ 109(h)(2), 727(a)(11) and 1328(g), the United States Trustee temporarily waived the credit counseling and personal financial management education requirements for individual bankruptcy filers in the District of the Northern Mariana Islands after determining that approved nonprofit budget and credit counseling agencies ("credit counseling agencies") and approved personal financial management instruction providers ("debtor education providers") were not reasonably able to provide adequate services in the district.

Since that time, as required by the Bankruptcy Code, the situation in the District of the Northern Mariana Islands has been reviewed periodically. Following an initial review, on November 12, 2019, the United States Trustee determined that approved credit counseling agencies and approved debtor education providers reasonably would be able to provide adequate services to individuals in the district and issued a notice that the waiver would be revoked effective May 12, 2020. On May 4, 2020, the United States Trustee reevaluated that decision in consideration of the uncertainties surrounding the present and future impact of the coronavirus pandemic upon the adequacy of these services in the District of the Northern Mariana Islands and determined that the temporary waiver that was scheduled to be terminated on May 12 should be extended and the determination revisited no later than November 12, 2020.

I have reviewed the current situation in the Northern Mariana Islands. Based on my review, I have determined that approved credit counseling agencies are now reasonably able to provide adequate services to individuals in the district and approved personal financial management education courses are now adequate to service individuals in the district. Therefore, the temporary waiver of the credit counseling and personal financial management education requirements shall be revoked effective May 1, 2021, which is 180 days from the date of this statement. Individuals in the district whose cases are filed on or after May 1, 2021 will once again have to comply with the credit counseling requirement of 11 U.S.C. § 109(h)(1) and the debtor education requirements of 11 U.S.C. §§ 727(a)(11) and 1328(g)(1).

*November 2, 2020*  
Date

*Tiffany Carroll*  
Tiffany Carroll  
Acting United States Trustee  
Region 15