Revised 09.02.2025

Pro se filing basic information

U.S. Bankruptcy Court – District of Nebraska

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# Preface

Individuals can file bankruptcy without an attorney, which is called filing pro se. However, **seeking the advice of a qualified attorney is strongly recommended** because bankruptcy has long-term financial and legal outcomes.

Filing personal bankruptcy under Chapter 7 or Chapter 13 takes careful preparation and understanding of legal issues. Misunderstandings of the law or making mistakes in the process can affect your rights. **Court employees and bankruptcy judges are prohibited by law (**[28 U.S.C. § 955](https://www.law.cornell.edu/uscode/text/28/955)) **from offering legal advice.**

The following is a list of ways your lawyer can help you with your case.

* Advise you on whether to file a bankruptcy petition.
* Advise you under which chapter to file.
* Advise you on whether your debts can be discharged.
* Advise you on whether or not you will be able to keep your home, car, or other property after you file.
* Advise you of the tax consequences of filing.
* Advise you on whether you should continue to pay creditors.
* Explain bankruptcy law and procedures to you.
* Help you complete and file forms.
* Assist you with most aspects of your bankruptcy case.

Pro se litigants are expected to follow the rules and procedures in federal courts and should be familiar with the [United States Bankruptcy Code](https://www.law.cornell.edu/uscode/text/11), the [Federal Rules of Bankruptcy Procedure](https://www.law.cornell.edu/rules/frbp), and the [local rules of the court](https://www.neb.uscourts.gov/local-rules) in which the case is filed. Local rules, along with other useful information, are posted on the [court's website](https://www.neb.uscourts.gov).

The information provided in this document is not a step-by-step guide for filing bankruptcy. It should not be relied upon as legal authority, nor a substitute for the advice of a bankruptcy attorney.

This document is not intended to advise you of your legal rights or responsibilities under bankruptcy or to inform you which chapter to file. The bankruptcy law is complicated and not easily described, and you should, if possible, seek the advice of an attorney.

For general information about federal bankruptcy laws and the bankruptcy process review [Bankruptcy Basics](https://www.uscourts.gov/court-programs/bankruptcy/bankruptcy-basics) available on [www.uscourts.gov](http://www.uscourts.gov).

# Public Support Hours, Physical Address, Mailing Address, and Federal Holidays

## Omaha Public Support Hours and Address

Roman L. Hruska United States Courthouse

111 South 18th Plaza, Suite 1125

Omaha, NE 68102

* Walk in and telephone hours: 8:00 am – 4:30 pm, Monday through Friday, except Federal Holidays
* Drop Box hours: 8:00 am – 4:30 pm, Monday through Friday, except Federal Holiday
* You can contact the Bankruptcy Clerk’s Office by phone at 402-661-7444 or by email at nebml\_questions@neb.uscourts.gov

## Lincoln Public Support Hours and Address

460 Robert V. Denney Federal Building

100 Centennial Mall North

Lincoln, NE 68508

* **Walk-in Hours effective Dec 2, 2024:** 8:00 am – 4:30 pm, Tuesday and Wednesday (and court days), except Federal Holidays.
* Telephone hours: 8:00 am – 4:30 pm, Monday through Friday, except Federal Holidays
* Drop Box hours: 8:00 am – 4:30 pm, Monday through Friday, except Federal Holidays
* You can contact the Bankruptcy Clerk’s Office by phone at 402-437-1625 or by email at nebml\_questions@neb.uscourts.gov

## Mailing Address-Omaha and Lincoln Clerk’s Office

U.S. Bankruptcy Court

Roman L. Hruska United States Courthouse

111 South 18th Plaza, Suite 1125

Omaha, NE 68102

## Federal Holidays

Click [here.](https://www.neb.uscourts.gov/court-holidays)

# Helpful Resources

[www.neb.uscourts.gov](http://www.neb.uscourts.gov)

The U.S. Bankruptcy Court, District of Nebraska homepage.

[www.neb.uscourts.gov/local-rules](http://www.neb.uscourts.gov/local-rules)

Nebraska Rules of Bankruptcy Procedures for the District of Nebraska supplement the Federal Rules of Bankruptcy Procedure and apply in all bankruptcy cases unless specifically excluded. They are cited as “Neb. R. Bankr. P.” and each may be referred to as a “Local Rule”.

[www.neb.uscourts.gov/forms](http://www.neb.uscourts.gov/forms)

Resource page for Bankruptcy National Forms.

[Bankruptcy Packet for Individual Chapter 7](https://www.neb.uscourts.gov/sites/neb/files/Ch7%20Individual%20Packet.pdf)

[Bankruptcy Packet for Individual Chapter 13](https://www.neb.uscourts.gov/sites/neb/files/Ch13%20Individual%20Packet.pdf)

[www.justice.gov/ust/resources](http://www.justice.gov/ust/resources)

U.S. Trustee’s Resource page

Information on Credit Counseling and Debtor Education Certificate

[www.neb.uscourts.gov/credit-reporting-inquiry](http://www.neb.uscourts.gov/credit-reporting-inquiry)

Credit Reporting Inquiry

[www.uscourts.gov/educational-resources/educational-activities/bankruptcy-basics-glossary](http://www.uscourts.gov/educational-resources/educational-activities/bankruptcy-basics-glossary)

Bankruptcy Basics Glossary

[www.neb.uscourts.gov/court-fees](http://www.neb.uscourts.gov/court-fees)

The Fee Schedule lists the respective bankruptcy fees.

[www.neb.uscourts.gov/copy-request](http://www.neb.uscourts.gov/copy-request)

Information on requesting copies from a respective bankruptcy case.

# Legal Services

## Legal Aid of Nebraska

Clients who qualify for their services can get free legal assistance for civil legal issues. Visit their website at [www.legalaidofnebraska.org](http://www.legalaidofnebraska.org). for locations and on-line help. Statewide access line: (877) 250- 2016. Also refer to listings below:

**Location** **Toll Free Number**

Omaha 1-888-991-9921

Lincoln 1-800-742-7555

Norfolk 1-800-672-8319

Grand Island 1-877-250-2018

Bancroft 1-800-464-0258

North Platte 1-877-669-9080

Scottsbluff 1-877-669-8898

## Nebraska State Bar Association

635 S. 14th St., Suite 200

Lincoln, NE 68508

Ph (402) 475-7091

Toll Free 1-800-927-0117

[www.nebar.com](http://www.nebar.com)

# Types of Bankruptcy Cases

Chapter 7
The chapter of the Bankruptcy Code providing for "liquidation,"(i.e., the sale of a debtor's nonexempt property and the distribution of the proceeds to creditors.)

## Chapter 9

The chapter of the Bankruptcy Code providing for reorganization of municipalities (which includes cities and towns, as well as villages, counties, taxing districts, municipal utilities, and school districts).

Chapter 11
Purpose of a chapter 11 business reorganization case is to restructure a business's finances so that it may continue to operate, provide its employees with jobs, pay its creditors, and produce a return for its stockholders. The premise of a business reorganization is that assets that are used for production in the industry for which they were designed are more valuable than those same assets sold for scrap.

Chapter 12
The chapter of the Bankruptcy Code providing for adjustment of debts of a "family farmer," or a "family fisherman" as those terms are defined in the Bankruptcy Code.

Chapter 13
The chapter of the Bankruptcy Code providing for adjustment of debts of an individual with regular income. (Chapter 13 allows a debtor to keep property and pay debts over time, usually three to five years.)

Chapter 15
The Bankruptcy Code dealing with cases of cross-border insolvency.

Adversary Proceeding
A lawsuit arising in or related to a bankruptcy case that is commenced by filing a complaint with the court. A nonexclusive list of adversary proceedings is set forth in Fed. R. Bankr. P. 7001.

# Filing An Individual Chapter 7 or Chapter 13 Bankruptcy

## Bankruptcy Packets

The bankruptcy packets for individual chapter 7 or chapter 13 and the national forms can be found on the court’s website at [www.neb.uscourts.gov/forms/](http://www.neb.uscourts.gov/forms/)

## Record Keeping

It is important to retain your respective bankruptcy papers.

## Public Access to Court Electronic Records (PACER)

Public Access to Court Electronic Records (PACER). A beneficial method to obtain information about cases filed electronically in the Case Management Electronic Case Filing (CMECF) database or to retrieve documents. As a debtor this is a beneficial method to view your case online. For more information about PACER go to [www.neb.uscourts.gov/court-info/pacer-info](http://www.neb.uscourts.gov/court-info/pacer-info)

## Steps to Initiate the Filing of an Individual Bankruptcy Ch 7 or 13

**Note:** The voluntary petition and all applicable forms submitted with the voluntary petition **must** be signed.

1. Voluntary Petition (VP) (Official Form 101). The VP initiates the opening of the bankruptcy case (pages 1-9).
2. Statement About Your Social Security (Official Form B121). You **must** file this form with the VP.
3. Verification of Matrix and Creditor Matrix. The “verification” is the coversheet for the creditor matrix and signed by the debtor (refer to page 11). The “creditor matrix” is a list of creditors names and addresses (refer to page 12). You **must** file these documents with the VP. S*ee* [Neb. R. Bankr. P. 1007-2](https://www.neb.uscourts.gov/rule-1007-2-mailing-list-or-filing-matrix).
4. Certificate of Credit Counseling. If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. The certificate **must** be filed with the court at the time the VP is filed. For exceptions, see [Official Form 101, “Voluntary Petition for Individuals Filing for Bankruptcy”](https://www.uscourts.gov/forms-rules/forms/voluntary-petition-individuals-filing-bankruptcy), Part 5.
5. **(Optional**) Debtor Electronic Bankruptcy Noticing (DeBN). The court offers debtors the opportunity to request receipt of court notices and orders via email, instead of U.S. mail. The form **must** be submitted to the court. To see the advantages and filling out the form, click [**here**](https://www.neb.uscourts.gov/debn)**.**
6. Filing Fees

Filing for bankruptcy involves [court filing fees](https://www.neb.uscourts.gov/court-fees), which vary depending on the chapter of bankruptcy being filed. For individuals who cannot afford to pay the full fee at the time of filing, two main options exist to ensure access to the court system.

* First, debtors may file an “[Application for Individuals to Pay the Filing Fee in Installments](https://www.uscourts.gov/forms-rules/forms/application-individuals-pay-filing-fee-installments-0)”, must be filed with the voluntary petition and at least an initial payment of $75.00. If approved, the debtor may make a series of payments over a set period, often up to four installments within 120 days of filing.
* Second, in a Chapter 7 bankruptcy, an individual may be eligible to have the filing fee waived entirely through the filing of an “[Application to Have the Filing Fee Waived](https://www.uscourts.gov/forms-rules/forms/application-have-chapter-7-filing-fee-waived-0)”. This option is available to debtors whose household income is below 150% of the federal poverty guidelines and who can demonstrate they are unable to pay the fee, even in installments.
* The installment application and the fee waiver application forms are available in the bankruptcy packets for individual chapter 7 or chapter 13 on the court’s website at [www.neb.uscourts.gov/forms/](http://www.neb.uscourts.gov/forms/)

Both mechanisms are designed to prevent the cost of filing from becoming an insurmountable barrier to seeking debt relief.

## How can I make my filing fee payment(s)?

* **Payments made online.** The Nebraska Bankruptcy Court accepts payments online using a debit card, via ACH (bank account), or PayPal. Visit our homepage at [www.neb.uscourts.gov](http://www.neb.uscourts.gov) and click on [Online Payment Program](https://www.neb.uscourts.gov/) *or* scan the QR code below.



* **Payments made in person or mailed to the court**. Payments by cashier's check or money order must be made in person or mailed to:
	+ U.S. Bankruptcy Court

Roman L. Hruska United States Courthouse

111 South 18th Plaza, Suite 1125

Omaha, NE 68102

* + The **Lincoln** Bankruptcy Clerk’s office does not accept payments.
* The Bankruptcy Clerks Office **does not** accept payments in cash.

# Example of Verification of Matrix

In re \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Case No. \_\_\_\_\_\_\_\_\_\_\_

Debtor(s) Chapter \_\_\_\_\_\_\_\_\_\_\_

**Verification of Creditor Matrix**

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Debtor

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Debtor

# Example of Creditor Matrix

The debtor must include on the creditor mailing matrix the Internal Revenue Service and the Nebraska Department of Revenue, using the addresses in Appendix A, and the county attorney and county treasurer for the county in which the debtor resides.

**Example of Creditor Matrix**

Rentrax

PO Box 18888

Portland, OR 97218

Yellow Pages

PO Box 2775

McAllen, TX 78502

Sight & Sound

2055 Walton Road

St. Louis, MO 63114

Brentwood Bank

8004 South 48th St.

LaVista, NE 68128

Omaha Public Power

444 So. 16th St. Mall

Omaha, NE 68102

Nebraska Department of Revenue

Attn: Bankruptcy Unit

Nebraska State Office Building

P.O. Box 94818

Lincoln, NE 68509 4818

Internal Revenue Service

Centralized Insolvency Operation

P.O. Box 7346

Philadelphia, PA 19101 7346

# Credit Counseling and Financial Management Information

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days before you file your bankruptcy petition. The certificate must be filed with the court at the time the petition is filed. For exceptions, see [Official Form 101, “Voluntary Petition for Individuals Filing for Bankruptcy”](https://www.uscourts.gov/forms-rules/forms/voluntary-petition-individuals-filing-bankruptcy), Part 5.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course. Upon completion of the course file the certificate with the court.

For approved Credit Counseling and Debtor Education providers, and FAQ’s click on the following link:

<https://www.justice.gov/ust/credit-counseling-debtor-education-information>

# Means Test Information

Chapter 7
Official Forms 122A–1 and 122A–2 determine whether your income and expenses create a presumption of abuse that may prevent you from obtaining relief from your debts under chapter 7 of the Bankruptcy Code.

You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state. If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2). If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2).

Similarly, *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) determines whether you may be exempted from the presumption of abuse because you do not have primarily consumer debts or because you have provided certain military or homeland defense services. If one of these exemptions applies, you should file a supplement, Form 122A-1Supp, and verify the supplement by completing Part 3 of Form 122A-1. If you qualify for an exemption, you are not required to fill out any part of Form 122A-1 other than the verification. If the exemptions do not apply, you should complete all the parts of Form 122A-1 and file it without the supplemental form.

Chapter 13Official Forms 122C─1 and 122C─2 determine the commitment period for your payments to creditors, how the amount you may be required to pay to creditors is established, and, in some situations, how much you must pay.

You must file the *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C─1) if you are an individual and you are filing under chapter 13. This form will report your current monthly income and determine whether your income is at or below the median income for households of the same size in your state. If your income is equal to or less than the median, you will not have to fill out the second form. Form 122C-1 also will determine your applicable commitment period—the time period for making payments to your creditors, unless the court orders otherwise.

If your income is above the median, you must file the second form, Chapter13 Calculation of Your Disposable Income (Official Form 122C─2). The calculations on this form—sometimes called the Means Test—reduce your income by living expenses and payment of certain debts, resulting in an amount available to pay unsecured debts. Your chapter 13 plan may be required to provide for payment of this amount toward unsecured debts.

Chapter 11You must file the *Chapter 11 Statement of Your Current Monthly Income* (Official Form 122B) if you are an individual filing for bankruptcy under chapter 11 (other than under subchapter V).

# Certificate in Support of Confirmation and Certification in Support of Discharge

*Certification by Debtor in Support of Confirmation* ([Appendix M](https://www.neb.uscourts.gov/appendix-m-certification-debtor-support-confirmation)) listed under the Appendices in the Local Rules. In all individual Chapter 12 or a Chapter 13 cases, for all plans and amended plans, pre and post confirmation, debtor must file a *Certification by Debtor in Support of Confirmation* at least seven days before the objection to confirmation deadline. If the certification is not filed, the court may deny confirmation. The debtor is not permitted to file the certification before the applicable plan is filed.

*Chapter 13 Debtor’s Certifications Regarding Domestic Support Obligations and Section 522(q).* Certificate Regarding Domestic Support Obligations. Within 14 days after the trustee files a certificate of final payment, the debtor in a Chapter 13 case must file the certification regarding domestic support obligations and § 522(q) using the official bankruptcy form [B2830](https://www.uscourts.gov/forms-rules/forms/chapter-13-debtors-certifications-regarding-domestic-support-obligations-and-section-522q-0), or the case may be closed without a discharge. If the case is closed without discharge, to obtain the discharge, the debtor must file a motion to reopen, pay the associated filling fee, file the certification, and file a motion for discharge.

*Certification By Debtor in Support of Discharge Regarding Payment of Domestic Support Obligations* ([Appendix I](https://www.neb.uscourts.gov/appendix-i-certification-debtor-support-discharge)), listed under the Appendices in the Local Rules. The court will discharge the debtor in a Chapter 12 case only if the debtor files a motion for discharge and the trustee files a consent. By filing the consent, the trustee represents all conditions precedent to discharge are completed and no objections are filed. If the trustee does not file a consent, the debtor may file a request for hearing. Before the resistance deadline on the motion for discharge expires, the debtor must file the certification in Appendix I regarding domestic support obligations under 11 U.S.C. § 1228(a), or the case may be closed without a discharge. If the case is closed without discharge, to obtain a discharge, the debtor must file a motion to reopen, pay the associated filing fee, file the certification, and file a motion for discharge.

# Miscellaneous Information

## Failure to File Information

If the debtor in a Chapter 7, Chapter 12, or Chapter 13 case does not file all information required by 11 U.S.C. §§ 521, 1221, 1321, or by court order, and the failure continues for more than seven days after either the court enters a deficiency notice or the trustee files a notice the debtor did not comply, the court may dismiss the case without further notice or hearing. *See* [Neb. R. Bankr. P. 1007-1](https://www.neb.uscourts.gov/rule-1007-1-lists-schedules-and-statements-0).

## Privacy Rules

Parties and their counsel must redact personal data identifiers. The clerk will not redact documents or review documents for compliance. *See* [Neb. R. Bankr. P. 1007-1](https://www.neb.uscourts.gov/rule-1007-1-lists-schedules-and-statements-0).

State and Federal Tax Returns

Unless otherwise ordered by the court, the debtor should not file with the court federal and state income tax returns or a transcript of the return for the most recent tax year ending immediately before the commencement of the case and for which a tax return was filed. *See* [Neb. R. Bankr. P. 4002-1](https://www.neb.uscourts.gov/rule-4002-1-debtor-duties).

Tax Return. At least 7 days before the first date set for the meeting of creditors under 11 U.S.C. §341, the debtor shall provide to the trustee a copy of the debtor's federal income tax return for the most recent tax year ending immediately before the commencement of the case and for which a return was filed, including any attachments, or a transcript of the tax return, or provide a written statement that the documentation does not exist. *See* [Fed. R. Bankr. P. 4002(b)(3)](http://www.law.cornell.edu/rules/frbp/rule_4002).

Reaffirmation Agreements

Reaffirmation agreements must comply with the Official Bankruptcy Forms. Reaffirmation hearings will be scheduled at the court’s discretion. *See* [Neb. R. Bankr. P. 4008-1](https://www.neb.uscourts.gov/rule-4008-1-reaffirmation-agreements). A reaffirmation checklist is available on the court’s website at [www.neb.uscourts.gov/helpful-information](http://www.neb.uscourts.gov/helpful-information)