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**Office Of**  
**The Chapter 13 Trustee**  
Keith L. Rucinski, Trustee

One Cascade Plaza  
Suite 2020  
Akron, Ohio 44308

September 21, 2010

**Personal Financial Management Instructional Course**

Pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, all people filing for bankruptcy after October 17, 2005, must take a Personal Financial Management Instructional Course in order to earn a discharge of their case. A discharge means a successful completion of the plan and creditors paid through the plan may not seek further payment from you. This course is in addition to the Credit Counseling Course that you took to file your Chapter 13 case. If you have already taken both courses you may disregard this notice.

The Chapter 13 Office in Akron, Ohio will be offering the Personal Financial Management Instruction Course on **Saturday, November 13<sup>th</sup> 2010**, at the Akron-Summit County Public Library, 60 S. High Street, Akron, Ohio 44308 from 9:30 a.m. to 11:45 a.m. A parking deck is located next to the library and parking is free. **You must register for the course and may do so by calling 330-475-7500, or by email at [edclass@ch13akron.com](mailto:edclass@ch13akron.com). PLEASE MAKE SURE TO LEAVE YOUR NAME AND CASE NUMBER WHEN CALLING TO MAKE YOUR RESERVATION.** Space is limited so please make your reservation as soon as possible; **walk-ins will not be admitted.** **The deadline for the class is November 12<sup>th</sup> 2010.** A photo I.D. will be necessary in order to take the course. The instructor will be Keith Rucinski. Mr. Rucinski is a CPA and Attorney and serves as Trustee for the Chapter 13 Office. For the past decade he has taught college courses and has been a frequent speaker at local and national seminars.

***This free course will not be offered again, until 2011 (Date to be announced at a later date)***

This course is only being offered to individuals who have filed Chapter 13 with the U.S. Bankruptcy Court in Akron, Ohio. The course is being offered without regard to an individual's ability to pay. There is no cost to individuals for taking the course sponsored by the Chapter 13 Office.

***You are not required to take this course through the Chapter 13 Office, but you must take a course which has been certified by the U.S. Department of Justice – U.S. Trustee Program. The other course providers may charge you a fee. The Chapter 13 Office in Akron does not pay or receive fees or other consideration for the referral of debtor students to or by the provider.***

Upon completion of the course the Chapter 13 Office in Akron will provide participants a certificate of course completion. This certificate must be filed with the U.S. Bankruptcy Court in Akron, Ohio in order to earn a discharge in your case.

# Main Library

is located at 60 S. High Street  
Akron, Ohio 44326  
in downtown Akron, OH  
330-643-9000.

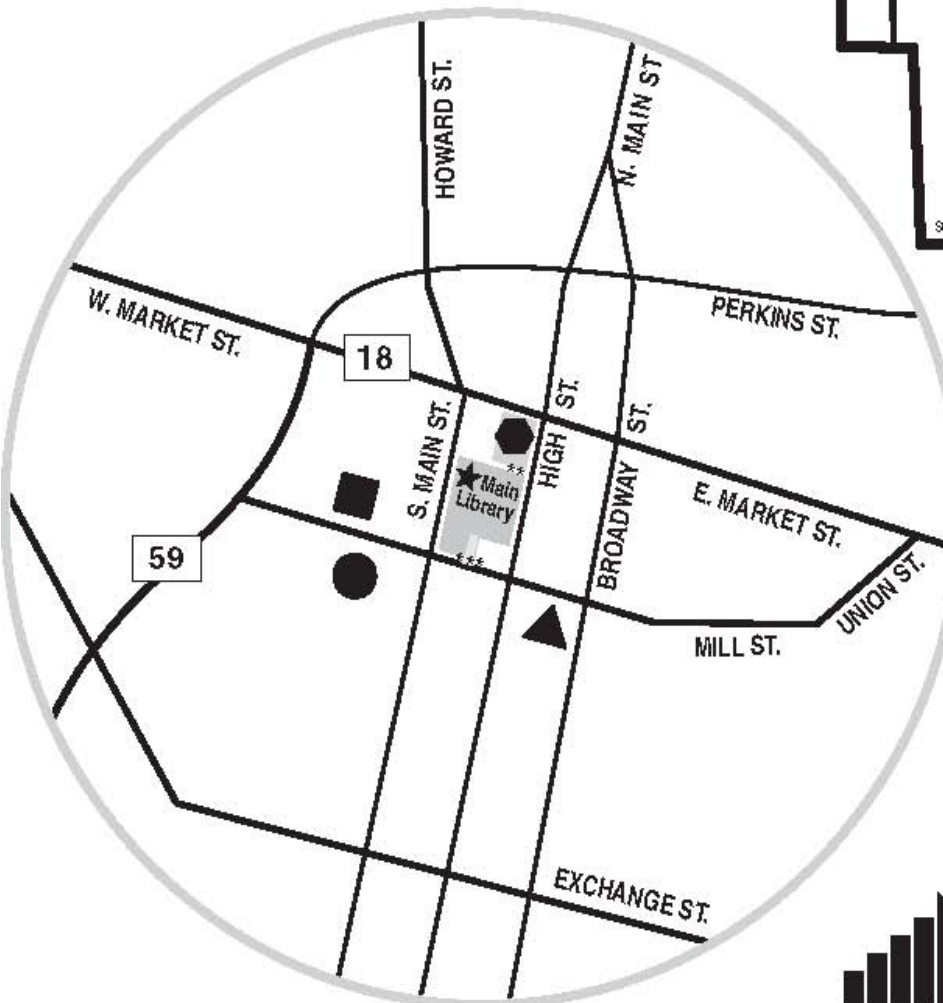
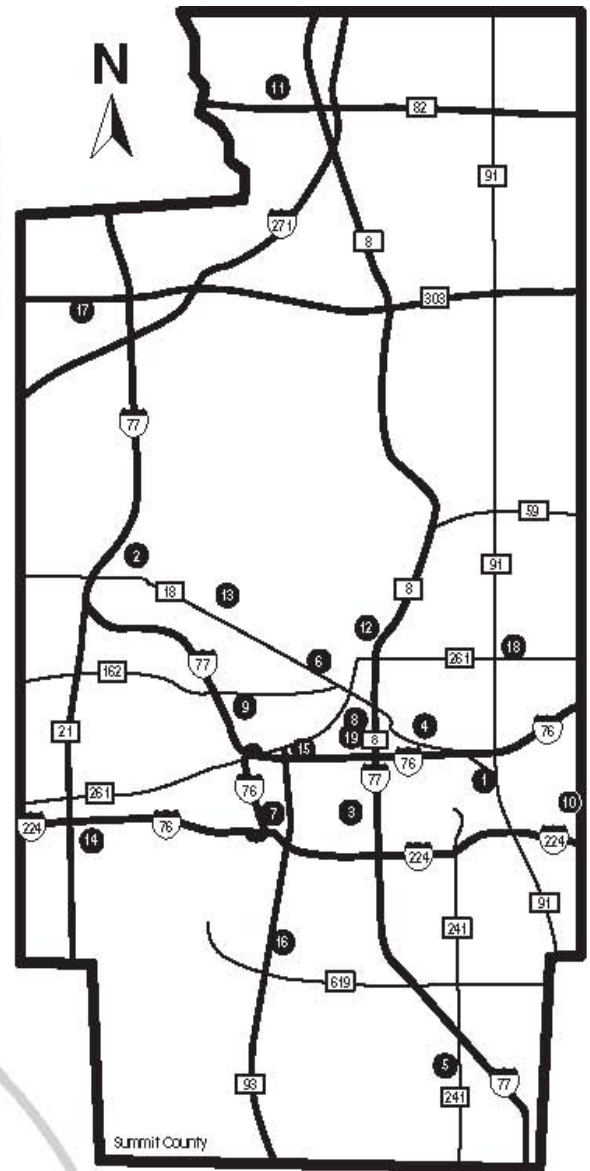


\*\*Drive-through window accessible  
from High Street between  
Main Library and the High & Market parking deck  
\*\*\*LOADING DOCK entrance is on Mill Street

- **From Cleveland:** From Interstate I-77 South, take exit 21C to merge onto Innerbelt/Martin Luther King Jr Fwy E/OH-59 E toward Downtown Akron. Turn right at N. High St.
- **From Canton:** From I-77 North, take the OH-59 W exit toward Perkins St/M.L. King Jr Blvd & Fwy. Turn left at Perkins St and continue on Martin Luther King Jr Blvd. Turn left at N High St.

## Convenient Parking for Main Library includes:

- - High & Market Deck (across from the Akron Art Museum and connects to the library)
- - Super Block Garage
- - Cascade Parking Garage
- ▲ - John S. Knight Center Parking



\*\*\* A PHOTO ID IS  
REQUIRED FOR  
ADMITTANCE TO THE  
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\*\*\* IF YOU PARK IN THE  
LIBRARY PARKING DECK  
MAKE SURE TO BRING  
YOUR TICKET WITH YOU  
FOR VALIDATION!!!