## Bankruptcy Rule Amendments Taking Effect December 1, 2026

On April 8, 2026, the Chief Justice sent an Order to Congress, notifying that the Supreme Court had approved amendments of several Federal Rules of Bankruptcy Procedure that would be effective December 1, 2026, unless Congress acted otherwise. It is not expected that Congress would take action to prevent the amended Rules taking effect.

The Chief Justice's Order provided:

**ORDER OF APRIL 8, 2026**

1. The Federal Rules of Bankruptcy Procedure are amended to include amendments to Rules 1007, 2007.1, 3001, 3018, 5009, 9006, 9014, and 9017, and to add new Rule 7043.

2. The foregoing amendments and addition to the Federal Rules of Bankruptcy Procedure shall take effect on December 1, 2026, and shall govern in all proceedings in bankruptcy cases thereafter commenced and, insofar as just and practicable, all proceedings then pending.

The amended Rules that affect consumer practice in Chapters 13 and 7 and their relevant Committee Notes are provided below. The amended Rules directed toward Chapter 9 and 11 cases are Rule 2007.1 Appointing a Trustee or Examiner in a Chapter 11 Case; and Amended Rule 3018 Chapter 9 or 11—Accepting or Rejecting a Plan.

**Rule 1007. Lists, Schedules, Statements, and Other Documents; Time to File**
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**(b) Schedules, Statements, and Other Documents.**

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(7) ***Personal Financial–Management Course.*** Unless an approved provider has notified the court that the debtor has completed a course in personal financial management after filing the petition or the debtor is not required to complete one as a condition to discharge, an individual debtor in a Chapter 7 or Chapter 13 case—or in a Chapter 11 case in which § 1141(d)(3) applies—must file a certificate of course completion issued by the provider.

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**(c) Time to File.**

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(4) [abrogated]

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## Committee Note

The deadlines in (c)(4) for filing certificates of completion of a course in personal financial management have been eliminated. When Code § 727(a)(11), 1141(d)(3), or 1328(g)(1) requires course completion for the entry of a discharge, the debtor must demonstrate satisfaction of this requirement by filing a certificate issued by the course provider, unless the provider has already done so. The certificate must be filed before the court rules on discharge, but the rule no longer imposes an earlier deadline for doing so.

**Rule 3001. Proof of Claim**
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**(c) Required Supporting Information.**

(1) ***Claim or Interest Based on a Writing.*** If a claim or an interest in the debtor's property securing the claim is based on a writing, the creditor must file a copy with the proof of claim—except for a claim based on a consumer-credit agreement under (3). If the writing has been lost or destroyed, a statement explaining the loss or destruction must be filed with the claim.

(2) ***Additional Information in an Individual Debtor's Case.*** If the debtor is an individual, the creditor must file with the proof of claim:

(A) an itemized statement of the principal amount and any interest, fees, expenses, or other charges incurred before the petition was filed;

(B) for any claimed security interest in the debtor's property, the amount needed to cure any default as of the date the petition was filed; and

(C) for any claimed security interest in the debtor's principal residence:

(i) Form 410A; and

(ii) if there is an escrow account connected with the claim, an escrow-account statement, prepared as of the date the petition was filed, that is consistent in form with applicable nonbankruptcy law.

(3) ***Claim Based on an Open–End or Revolving Consumer–Credit Agreement.***

(A) *Required Statement.* Except when the claim is secured by an interest in the debtor's real property, a proof of claim for a claim based on an open-end or revolving consumer-credit agreement must be accompanied by a statement that shows the following information about the credit account:

(i) the name of the entity from whom the creditor purchased the account;

(ii) the name of the entity to whom the debt was owed at the time of an account holder's last transaction on the account;

(iii) the date of that last transaction;

(iv) the date of the last payment on the account; and

(v) the date that the account was charged to profit and loss.

(B) *Copy to a Party in Interest.* On a party in interest's written request, the creditor must send a copy of the writing described in (1) to that party within 30 days after the request is sent.

(4) ***Sanctions in an Individual–Debtor Case.*** If the debtor is an individual and a claim holder fails to provide any information required by (c), the court may, after notice and a hearing, take one or both of these actions:

(A) preclude the holder from presenting the information in any form as evidence in any contested matter or adversary proceeding in the case—unless the court determines that the failure is substantially justified or is harmless; and

(B) award other appropriate relief, including reasonable expenses and attorney's fees caused by the failure.

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## Committee Note

The text of Rule 3001(c)(4) dealing with required information for a claim based on an open-end or revolving consumer-credit agreement has been moved to (c)(3), and the text of Rule 3001(c)(3) dealing with sanctions in an individual-debtor case for failure to provide required information has been moved to (c)(4). This is a technical amendment reflecting the view that the sanctions provisions should logically follow all the substantive provisions they enforce. The first sentence of (c)(4) (former (c)(3)) is amended to replace the reference to "(1) or (2)" with a reference to "(c)." This remedies an inadvertent substantive change made by the restyled version of the rule that became effective on December 1, 2024. The remedies provisions of Rule 3001(c)(4) (formerly (c)(3)) are intended to apply to all failures to provide information required by (c), including that required by (c)(3) (formerly (c)(4)), which is consistent with the substantive provisions of the rule prior to December 1, 2024. A cross-reference to the provisions governing a claim based on a consumer-credit agreement in (c)(1) has been changed from "(4)" to "(3)" to reflect the new numbering.

**Rule 5009. Closing a Chapter 7, 12, 13, or 15 Case; Declaring Liens Satisfied**
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**(b) Chapter 7 or 13—Notice of a Failure to File a Certificate of Completion for a Course on Personal Financial Management.**

(1) ***Applicability.*** This subdivision (b) applies if an individual debtor in a Chapter 7 or 13 case is required to file a certificate under Rule 1007(b)(7).

(2) ***Clerk's First Notice to the Debtor.*** If the certificate is not filed within 45 days after the petition is filed, the clerk must promptly notify the debtor that the case can be closed without entering a discharge if the certificate is not filed.

(3) ***Clerk's Second Notice to the Debtor.***
(A) *Chapter 7.* In a Chapter 7 case, if the certificate is not filed within 90 days after the petition is filed and the court has not yet sent a second notice, the clerk must promptly notify the debtor that the case can be closed without entering a discharge if the certificate is not filed within 30 days after the notice's date.
(B) *Chapter 13.* In a Chapter 13 case, if the certificate has not been filed when the trustee files a final report and final account, the clerk must promptly notify the debtor that the case can be closed without entering a discharge if the certificate is not filed within 60 days after the notice's date.

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**Committee Note**

Subdivision (b) is amended in order to reduce the number of cases in which a discharge is not issued solely because a certificate of completion of a personal–financial- management course is not filed as required by Rule 1007(b)(7). When that occurs, a debtor who is otherwise entitled to a discharge must seek to have the case reopened— at added cost—in order to obtain the ultimate benefit of the bankruptcy.

Subdivision (b) now provides for two reminder notices to be sent to debtors who have not satisfied the requirement of Rule 1007(b)(7). The clerk must send the first notice to any chapter 7 or 13 debtor for whom a certificate has not been filed within 45 days after the petition was filed, an earlier date than under the prior rule. Then if a chapter 7 debtor has not complied within 90 days after the petition date and a second notice has not already been sent, the clerk must send a second reminder notice. In a chapter 13 case, as part of the case closing process, the clerk must send a second notice to any debtor who has not complied by the time the trustee files a final report and final account. Both notices must explain that the consequence of not complying with Rule 1007(b)(7) is that the case is subject to being closed without a discharge being entered.

Nothing in the rule precludes a court from taking other steps to obtain compliance with Rule 1007(b)(7) before a case is closed without a discharge.

**Rule 7043. Taking Testimony**

Fed. R. Civ. P. 43 applies in an adversary proceeding

**Committee Note**

Rule 7043 is new and, as was formerly true under Rule 9017, makes Fed. R. Civ. P. 43 applicable to adversary proceedings. Unlike under former Rule 9017, Fed. R. Civ. P. 43 is no longer applicable to contested matters under new Rule 7043.

**Rule 9006. Computing and Extending Time; Motions**
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**(b) Extending Time.**

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(3) ***Extensions Governed by Other Rules.*** The court may extend the time to:
(A) act under Rules 1006(b)(2), 1017(e), 3002(c), 4003(b), 4004(a), 4007(c), 4008(a), 8002, and 9033—but only as permitted by those rules; and
(B) file the schedules and statements in a small business case under § 1116(3)—but only as permitted by Rule 1007(c).

**(c) Reducing Time.**

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(2) ***When Not Permitted.*** The court may not reduce the time to act under Rule 2002(a)(7), 2003(a), 3002(c), 3014, 3015, 4001(b)(2) or (c)(2), 4003(a), 4004(a), 4007(c), 4008(a), 8002, or 9033(b).

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**Committee Note**

The references in (b)(3)(B) and (c)(2) to the certificate required by Rule 1007(b)(7) have been deleted because the deadlines for filing those certificates have been eliminated.

**Rule 9014. Contested Matters**
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**(d) Taking Testimony; Interpreter.**

(1) ***In Open Court.*** A witness's testimony on a disputed material factual issue must be taken in open court unless a federal statute, the Federal Rules of Evidence, these rules, or other rules adopted by the Supreme Court provide otherwise. For cause and with appropriate safeguards, the court may permit testimony in open court by contemporaneous transmission from a different location.

(2) ***Evidence.*** When resolution of a contested matter relies on facts outside the record, the court may hear the matter on affidavits or may hear it wholly or partly on oral testimony or on depositions.

(3) ***Interpreter.*** Fed. R. Civ. P. 43(d) applies in a contested matter.

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**Committee Note**

Rule 9014(d) is amended to include language from Fed. R. Civ. P. 43. The reference to that rule has been removed from Rule 9017. Instead, Rule 9014(d) incorporates most of the language of Fed. R. Civ. P. 43 for contested matters but eliminates the "compelling circumstances" standard in Fed. R. Civ. P. 43(a) for permitting remote testimony. Terms used in Rule 9014(d) have the same meaning as they do in Fed. R. Civ. P. 43. However, consistent with the other restyled bankruptcy rules, the phrase "good cause" used in Fed. R. Civ. P. 43 has been shortened to "cause" in Rule 9014(d)(1). No substantive change is intended.

Under new Rule 7043, all of Fed. R. Civ. P. 43— including the "compelling circumstances" standard— continues to apply to adversary proceedings. An adversary proceeding in bankruptcy is procedurally like a civil action in district court. Because assessing the credibility of witnesses is often required, there is a strong presumption that testimony will be in person.

A contested matter, however, usually can be resolved expeditiously by means of a hearing. Contested matters do not generally require the procedural formalities used in adversary proceedings, including a complaint, answer, counterclaim, crossclaim, and third-party practice. They occur with frequency over the course of a bankruptcy case and are often resolved on the basis of uncontested testimony. Testimony might concern, for example, the simple proffer by a debtor about the ability to make ongoing installment payments for an automobile that is the subject of a motion to lift the automatic stay. Or, as another example, testimony might be given in a commercial chapter 11 case by a corporate officer about ongoing operational costs in support of a motion to use estate assets to maintain business operations.

The need to quickly resolve most contested matters is recognized in existing Rule 9014, by making presumptively inapplicable the disclosure requirements of Fed. R. Civ. P. 26(a)(2) and 26(a)(3) and the mandatory meeting under Fed. R. Civ. P. 26(f). Under Rule 9014, the court has the discretion to direct that one or more of the other rules in Part VII apply when a contested matter warrants heightened process. The court has similar discretion under Rule 9014(d) to deny a request to testify remotely.

Although the amendment to Rule 9014(d) removes the "compelling circumstances" requirement in Fed. R. Civ. P. 43(a), the court still must find cause to permit remote testimony and must impose appropriate safeguards. In other words, the presumption of in-person testimony in open court is retained, and remote testimony in contested matters should not be routine. In-person testimony would be particularly appropriate in disputed contested matters where it is necessary for the court to determine the witness's credibility. On the other hand, the greater flexibility to allow remote testimony in contested matters could be useful in consumer cases if the matters are straightforward and witness attendance is cost prohibitive or infeasible due to travel, job, or family obstacles.

**Rule 9017. Evidence**

The Federal Rules of Evidence and Fed. R. Civ. P. 44 and 44.1 apply in a bankruptcy case.

**Committee Note**

The rule is amended to delete the reference to Fed. R. Civ. P. 43. Under new Rule 7043, Fed. R. Civ. P. 43 is applicable to adversary proceedings but not to contested matters. Testimony in contested matters is governed by Rule 9014(d).