



eSR - Frequently Asked Questions

Before using eSR

1. What is eSR?

eSR is an online tool to help you prepare a Chapter 7 or Chapter 13 petition when you have decided to file bankruptcy without an attorney.

2. What are the benefits of using eSR?

eSR program is free. You pay only the Chapter 7 and Chapter 13 bankruptcy filing fee. Avoid mistakes with eSR's guided step-by-step process that allows you at least 45 days to complete your petition. Your personal information is accessible only to you using a unique login and password. eSR is accessible 24 hours a day from any Internet-enabled computer. There is no software to download or purchase.

3. Who can use it?

Individuals who live in the Northern District of Illinois filing Chapter 7 or Chapter 13. eSR is not for filings by corporations or other business entities.

4. Can attorneys or bankruptcy petition preparers use eSR?

No, eSR is not available for bankruptcy petition preparers or attorneys. Attorneys **must** register for electronic filing and file electronically under Local Rule 5005-1. Documents that a bankruptcy petition preparer prepares must be filed at the bankruptcy court's public service counter or by sending them to the clerk's office through U.S. mail and must be accompanied by the required documents disclosing that a bankruptcy petition preparer was used.

5. Where can I access eSR?

eSR can be accessed from any computer or tablet with an Internet connection by visiting our eSR homepage or by clicking [here](#).

6. May I file under any Chapter of bankruptcy using eSR?

No, eSR is available only for Chapter 7 and Chapter 13 filings.



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7. How do I use eSR?

To use eSR, create an account with the your email address and password. This can be done by visiting the eSR homepage. Answer questions about your property, income, and debts. After submitting the petition, the court will send you a confirmation email. You must complete and sign the Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20), the Statement About Your Social Security Numbers (Official Form 121), and any other required documents.

You must also obtain credit counseling from a court-approved credit counseling agency. For additional information on court-approved credit counseling agencies [click here](#).

The following documents and required filing fee should be delivered, mailed, or emailed (in PDF format) to the bankruptcy court. A bankruptcy petition is NOT considered "filed" and does not receive a case number until these documents are filed:

- Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20)
- Statement About Your Social Security Numbers (Official Form 121)
- Credit Counseling Certificate, if available
- Copy of a government-issued photo ID (e.g., driver's license, U.S. passport, state ID)
- Filing fee or an [Application for Individuals to Pay the Filing Fee in Installments](#) (Official Form 103A) or an [Application to Have the Chapter 7 Filing Fee Waived](#) (Official Form 103B)

A bankruptcy case WILL BE DISMISSED if these required documents are not filed.

8. What are the computer requirements for using eSR at home?

You must have an Internet-enabled computer or tablet with the pop-up blockers disabled. eSR will not work from a smart phone. You will also need Adobe Reader, version 8 or higher. Recommended browsers are the latest version of Mozilla Firefox, Internet Explorer, Chrome, or Safari. You must also have a printer.



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9. Who can I contact for technical assistance regarding eSR?

Complete [Contact Us](#) to obtain an email reply, or call the Bankruptcy Clerk's Office at (312) 408-5000. You may reach us Monday through Friday, 8:30 a.m. to 5:00 p.m., except federal holidays.

The bankruptcy court cannot provide legal advice. See question number 1 below under *While using eSR*.

10. Is there a cost to use eSR?

No, eSR is free. Although you must pay the required filing fee for a Chapter 7 or Chapter 13 case, there is no additional cost to use eSR.

No one should charge you for using eSR. If you are asked to pay for using eSR, please report the request to the court by calling the Bankruptcy Clerk's Office at (312) 408-5000.

11. How many days do I have to complete my eSR petition after starting?

You have at least 45 days to complete the eSR petition. It may be done at one time or over several sessions. If you do not submit the petition package to the court, it will be deleted 45 days after your last login.

While using eSR

1. I need help answering questions in the system. Where can I get assistance?

You may contact the Bankruptcy Pro Se Help Desk or refer to the Guide for Individuals Filing a Bankruptcy without an Attorney located in the Filing Without an Attorney page on the court's website. [Click Here](#) for more information.

2. Why can't the court give me legal advice?

The bankruptcy court is required to remain neutral. Employees of the Bankruptcy Clerk's Office are not attorneys.

3. How do I know what to list for my exemptions?

Please consult the Bankruptcy Pro Se Help Desk or refer to the Guide for Individuals Filing a Bankruptcy without an Attorney located on our Filing Without an Attorney page on the court's website at www.ilnb.uscourts.gov or contact our [Bankruptcy Pro Se Help Desk](#) for free legal advice from a licensed attorney.



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4. Do I need to answer the questions marked with an asterisk?

Questions marked with an asterisk are required and will display an error message if left unanswered.

5. What if I need to make changes after I submitted my eSR petition?

If you need to make changes after you receive a confirmation number but before your bankruptcy petition is officially filed:

- Contact the Bankruptcy Clerk's Office to return the petition package. You will receive an email confirming the petition package has been returned.
- Log back into the Electronic Self-Representation website by clicking [here](#).
- Click on Continue a Petition Packet Tab and login.
- Click on drop down #6: Petition Package on the left side panel. Then click on the Review and Submit link.
- Click on the checkbox at the bottom of the page "To restore this petition and make it available for changes...."
- Click on Restore Package button.

After using eSR

1. What happens after I submit my eSR petition?

After submitting your petition, you will receive an email confirming the electronic receipt of the bankruptcy petition. The bankruptcy petition will NOT be officially filed, and a case number will NOT be assigned until the court has received the items listed on the confirmation email. The documents are due within 10 days of the date of the confirmation email. The following options are available for submitting your required documents:

- Drop them off at Intake counter or in [Drop-box](#) at courthouse
- Mail them by U.S. mail to the clerk's office at the courthouse
- Email them in PDF format to prosebankruptcy_efiling@ilnb.uscourts.gov

Chicago

US Bankruptcy Court
Eastern Division
219 S. Dearborn, Rm 710
Chicago, IL 60604

Rockford

US Bankruptcy Court
Western Division
327 South Church Street
Rockford, IL 61101



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2. Is there any information that I should not include when completing my petition via eSR?

You should not include any personal identifying information in your petition. Examples of personal identifying information include bank and credit card account numbers, names of minor children, and Social Security numbers. Including this identifying information may mean you will have to file amended documents deleting the information, delaying your case.

3. What additional forms need to be completed after submitting my petition via eSR?

Please refer to the confirmation email.

4. How do I know where to submit my additional forms and bankruptcy filing fee?

Deliver the Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20), Statement About Your Social Security Numbers (Official Form 121) and filing fee (or an [Application for Individuals to Pay the Filing Fee in Installments](#) (Official Form 103A) or an [Application to Have the Chapter 7 Filing Fee Waived](#) (Official Form 103B) (Chapter 7 only)). These documents must be signed with an original handwritten signature. Also submit the original Certificate of Credit Counseling, if available, and a copy of a government-issued photo ID. The following options are available:

- Drop them off at Intake counter or in [Drop-box](#) at them courthouse
- Mail them by U.S. mail to the clerk's office at the courthouse
- Email them in PDF format to prosebankruptcy_efiling@ilnb.uscourts.gov

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5. I completed my petition via eSR but want to apply for a fee waiver or to pay the filing fee in installments.

An Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) can only be filed in a Chapter 7 case. An Application for Individuals to Pay the Filing Fee in Installments (Official Form 103A) may be filed in both Chapter 7 and Chapter 13 cases. A link to each form is on the confirmation email. To apply for a waiver or installments, the appropriate form must be signed and delivered to the court. Otherwise, the full filing fee is required.

If you are paying your filing fee in full, cash, money orders, and cashier's checks from an acceptable financial institution are acceptable forms of payment.

6. How many days do I have to bring my filing fee, Declaration Regarding Electronic Filing form and additional local forms?

The filing fee, Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20), and additional forms are due to the court within 10 days of the date of the confirmation email.

Note: A bankruptcy petition is NOT considered “filed” (and does not receive a case number) until all the above-listed documents are received and processed by the court. Please note that the confirmation email that your eSR package has been submitted does NOT constitute filing. A Notice of Bankruptcy Case Filing will be provided to you when the case has been officially filed.

7. How does the court locate my petition?

The Bankruptcy Clerk's Office locates your petition by searching for your name, confirmation number, or email address.

8. I can't open the attachments in the confirmation email. Where can I get the forms?

The Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20) and Statement About Your Social Security Numbers (Official Form 121) can be found at [Click Here](#).



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9. I didn't receive a confirmation email. What information is on it?

Contact the Bankruptcy Clerk's Office to verify that your petition package has been received. If it has, continue with steps 1 through 4 below.

The email confirms that your bankruptcy petition package has been submitted and contains important information along with steps needed to be taken to complete the filing process. The eSR petition is NOT filed until you complete the steps mentioned in the email and the court receives and processes your documents. If you need assistance or have any questions, you may contact the Bankruptcy Clerk's Office at (312) 408-5000.

Submit the documents listed below to the bankruptcy court. Documents must be hand-delivered, mailed, or emailed in PDF format to the court.

1. The full amount of the filing fee [cash (in person only), cashier's check, or money order payable to "Clerk, U.S. Bankruptcy Court"] OR
 - A completed [Application for Individuals to Pay the Filing Fee in Installments](#) (Official Form 103A) OR
 - A completed [Application to Have the Chapter 7 Filing Fee Waived](#) (Official Form 103B) (Chapter 7 only).
2. A copy of government-issued photo ID (e.g., driver's license, passport, state ID)
3. A Signed Statement About Your Social Security Numbers (Form 121) (form attached - print and complete)
4. Declaration Regarding Electronic Filing (Self-Represented Individual) (Form G-20) (form attached - print and complete).

10. What happens if I forgot my password to access my petition submission?

Click on the tab Continue a Petition Package and enter your email address. Click Forgot Your Password, and then Click Next. You will receive an email to reset your password.

11. Can I print my bankruptcy petition after the submission?

You can view or print your bankruptcy petition package as it was submitted by logging into the Electronic Self Representation site and selecting section 6: "Petition Package".