

## Tips for Starting a New Petition Package Using eSR:

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- A valid email address is required.
- You will create your own password, which must be at least 8 characters.
- The **First Name, Middle Name, and Last Name MUST be the name of the debtor submitting the petition package.**
- It is recommended that eSR be used to initiate the filing process by providing a **complete** (petition, schedules, and statements) bankruptcy package for the court to review. Answer the series of questions in the order presented by eSR.
- After submitting your petition, you will receive an email confirming the electronic receipt of the bankruptcy petition submitted to the court. **The bankruptcy petition will NOT be officially filed and a case number will NOT be assigned until the items listed on the confirmation email have been received and processed by the court.**
- Your data is confidential until the package is submitted to the court.
- If you forget your password, click on the tab **Continue a Petition Package** and enter your email address. You will be sent an email with a link for resetting your password.

## Tips for Starting a New Petition Package Using eSR - continued:

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- It could take anywhere from three to six hours (may be done at one time or several sessions) to enter your information. If you need to stop working, always make a note of where you are stopping and click the “next” button on each screen to ensure all your information is saved. Logout of the program even if just for a few minutes.
- Your petition package will be returned if your additional forms and the filing fee (or application for installments or waiver) are not received within ten (10) days after submission of your package to the court.

### CONTACT INFORMATION

You may reach us Monday through Friday  
8:30 a.m. to 5:00 p.m., except on  
federal holidays, by calling our  
Chicago office (312) 408-5000 or  
Rockford office (815) 987-4350



## Electronic Self Representation (eSR) Program

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United States Bankruptcy Court  
Northern District of Illinois



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A free online tool to prepare  
a Chapter 7 or Chapter 13  
bankruptcy petition



## Introduction

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**Bankruptcy has serious long-term financial and legal consequences, and hiring a competent attorney is strongly recommended.**

The bankruptcy court cannot provide legal advice. Individuals filing for bankruptcy without an attorney are responsible for knowing and following all of the legal requirements. Low or no cost legal resources are available in the bankruptcy court. For additional information on hiring an attorney, please visit the Filing Without an Attorney section of our website at: [www.ilnb.uscourts.gov/filing-without-attorney](http://www.ilnb.uscourts.gov/filing-without-attorney)

## eSR Computer Requirements

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A computer or tablet with an Internet connection. **Note: eSR will NOT work from a smart phone.** Adobe Reader (version 8 or higher). Pop-up blockers must be disabled. A printer.

Recommended browsers are the latest versions of Mozilla Firefox, Internet Explorer, Chrome, or Safari.



## eSR Features

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### What is eSR?

Electronic Self-Representation (eSR) is an online tool to help individuals prepare a Chapter 7 or Chapter 13 bankruptcy petition after they have decided to file bankruptcy without an attorney. eSR asks the user a series of questions and uses the data entered to automatically fill out official forms. After each section is completed, the forms are available for viewing by the user. Upon completion, a unique bankruptcy package ID is assigned.

### Who can use eSR?

- Individuals who wish to file a Chapter 7 or Chapter 13 bankruptcy petition and who live in the Northern District of Illinois.
- eSR is not available to attorneys or bankruptcy petition preparers.
- eSR is not for filings by corporations or other business entities.

### Why Use eSR?

eSR is free. You pay only the Chapter 7 and Chapter 13 bankruptcy filing fee. eSR has a 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.

November 2, 2021

## eSR Features - continued:

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### What should I do before I use eSR?

- Review the resources on our website.
- Decide which chapter you wish to file under.
- If you wish to file a Chapter 7 or Chapter 13 case, you may want to use eSR to file your bankruptcy petition.
- Complete the credit counseling course from an approved list of agencies at: [www.justice.gov/ust/creditcounseling-debtor-educationinformation](http://www.justice.gov/ust/creditcounseling-debtor-educationinformation)

### Getting Started and Using eSR

The following information may be required to complete your electronic bankruptcy petition. If you are married and filing jointly, this information is required for each spouse. You can speed up the data entry process if you have documents like these readily available:

- A list of real property (real estate you own), its value, and a mortgage statement showing current loan balance.
- A list of personal property (e.g., household goods, vehicles, jewelry, etc.) you own and its value.
- Names and addresses of all those to whom you owe money. It may be helpful to obtain a free annual credit report at: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- \*Income documentation such as paystubs, W-2's, or proof of income from other sources such as Social Security and disability, as well as two years of prior financial records, such as tax returns and bank statements. **\*These documents are not submitted with your petition.**