

Application for Multi-Court Exemption from the Judicial Conference's Electronic Public Access (EPA) Fees For Individual Researchers Associated with Educational Institutions

Applicant's Name:	Fabian Nagel
Applicant's Title:	
Applicant's Phone Number:	872 215 0801
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Applicant's Mailing Address:	44 Pearce Mitchell Pl, Stanford, CA 94305

- Are you an individual researcher associated with an educational institution, or a student associated with an educational institution conducting academic research under the supervision of a professor or instructor?
 - Yes
 - No
- Please identify your status. [Certification Requirement] Please attach a letter from the professor/instructor who certifies this research is for a course project, thesis, dissertation, or other academic product.
 - High School student
 - Undergraduate Student
 - Graduate/Professional Student
 - Faculty/Lecturer
 - Post-Doctoral Researcher
 - Certification program student.
- Please provide the name and type of educational institution you and your research are associated with.

Stanford University

 Name of Institution: _____
 - Community/Junior College
 - Four-year college or university
 - Post-graduate program
 - Other degree conferring program, including secondary school program.
 - Professional skills certification program
 - Other non-degree conferring program. Explain:

4. Is the associated educational institution duly accredited and located in the United States? You may search this site <https://ope.ed.gov/dapip/#/home> to determine whether your institution has been accredited in the United States.

Yes

No

5. Do you and/or your affiliated academic institution plan to sell the product of your research?

Yes

No

6. Do you plan to re-distribute the product of your research? If so, please describe the manner in which it will be re-distributed?

I plan to publish a research paper in an academic journal.

7. Please describe your research project, including the hypothesis or thesis that your research will support. You may be required to provide additional information.

I am examining the consequences of means testing (as introduced by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005) on bankruptcy outcomes and borrower welfare. I will test how the means testing affects debtor filing behavior/incentives, and how varying strictness affects borrower outcomes.

8. Please describe what resources are needed from PACER and why. Limitation in scope is demonstrated by narrowly tailoring the amount of exempt access requested to meet the needs of the defined research project.

For this research project, I need to access bankruptcy filers' form 122A to determine the means testing outcome and to determine the proximity of filers to the means testing threshold. While many expenses are standardized (following IRS guidelines) other expenses and, for example, the number of dependents is filer specific. I narrow the number of cases accesses in multiple ways. First, I narrow the search using the FCJ

9. Please estimate of the number and type(s) of cases and/or documents needed to accomplish your research.

Because I am conducting statistical analysis, and to ensure that individual anonymity is protected a larger dataset is better. I hope to access 4000 cases per court in proximity to means testing thresholds as determined using FCJ data. If courts were to allow a larger number, this also be very helpful.

I have already incurred approximately \$10,000 in PACER fee charges over the last 2 months conducting this research and hope to obtain and exemption for future cases

10. Please indicate whether you intend to conduct your research using manual searches or by running a data script or some other computer-aided search and/or retrieval process.

If allowed by the court I would utilize a script to download the required documents. However, if this is not allowed but individual courts I can hand collect the information.

11. What is the period of time for which you are requesting the PACER fee exemption? Please note that you must provide a specific timeframe. You may not request an exemption for an indefinite time period.

I am requesting a fee exemption until March 31, 2027.

12. Please select the courts from which you are requesting PACER fee exemptions.

Courts of Appeal

- | | | |
|---|--|---|
| <input type="checkbox"/> All Courts of Appeal | <input type="checkbox"/> Fifth Circuit | <input type="checkbox"/> Tenth Circuit |
| <input type="checkbox"/> First Circuit | <input type="checkbox"/> Sixth Circuit | <input type="checkbox"/> Eleventh Circuit |
| <input type="checkbox"/> Second Circuit | <input type="checkbox"/> Seventh Circuit | <input type="checkbox"/> D.C Circuit |
| <input type="checkbox"/> Third Circuit | <input type="checkbox"/> Eighth Circuit | <input type="checkbox"/> Federal Circuit |
| <input type="checkbox"/> Fourth Circuit | <input type="checkbox"/> Ninth Circuit | |

Bankruptcy Appellate Panels (BAP)

- | | |
|---|--|
| <input type="checkbox"/> First Circuit - BAP | <input type="checkbox"/> Ninth Circuit - BAP |
| <input type="checkbox"/> Sixth Circuit - BAP | <input type="checkbox"/> Tenth Circuit - BAP |
| <input type="checkbox"/> Eighth Circuit - BAP | |

District Courts

- | | | | |
|--|--|---|--|
| <input type="checkbox"/> All District Courts | <input type="checkbox"/> Idaho | <input type="checkbox"/> Montana | <input type="checkbox"/> Puerto Rico |
| <input type="checkbox"/> Alabama Middle | <input type="checkbox"/> Illinois Central | <input type="checkbox"/> Nebraska | <input type="checkbox"/> Rhode Island |
| <input type="checkbox"/> Alabama Northern | <input type="checkbox"/> Illinois Northern | <input type="checkbox"/> Nevada | <input type="checkbox"/> South Carolina |
| <input type="checkbox"/> Alabama Southern | <input type="checkbox"/> Illinois Southern | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana Northern | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Tennessee Eastern |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Indiana Southern | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Tennessee Middle |
| <input type="checkbox"/> Arkansas Eastern | <input type="checkbox"/> Iowa Northern | <input type="checkbox"/> New York Eastern | <input type="checkbox"/> Tennessee Western |

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|---|---|---|---|
| <input type="checkbox"/> Arkansas Western | <input type="checkbox"/> Iowa Southern | <input type="checkbox"/> New York Northern | <input type="checkbox"/> Texas Eastern |
| <input type="checkbox"/> California Central | <input type="checkbox"/> Kansas | <input type="checkbox"/> New York Southern | <input type="checkbox"/> Texas Northern |
| <input type="checkbox"/> California Eastern | <input type="checkbox"/> Kentucky Eastern | <input type="checkbox"/> New York Western | <input type="checkbox"/> Texas Southern |
| <input type="checkbox"/> California Northern | <input type="checkbox"/> Kentucky Western | <input type="checkbox"/> North Carolina Eastern | <input type="checkbox"/> Texas Western |
| <input type="checkbox"/> California Southern | <input type="checkbox"/> Louisiana Eastern | <input type="checkbox"/> North Carolina Middle | <input type="checkbox"/> Utah |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Louisiana Middle | <input type="checkbox"/> North Carolina Western | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Louisiana Western | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Maine | <input type="checkbox"/> Northern Mariana Islands | <input type="checkbox"/> Virginia Eastern |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio Northern | <input type="checkbox"/> Virginia Western |
| <input type="checkbox"/> Florida Middle | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Ohio Southern | <input type="checkbox"/> Washington Eastern |
| <input type="checkbox"/> Florida Northern | <input type="checkbox"/> Michigan Eastern | <input type="checkbox"/> Oklahoma Eastern | <input type="checkbox"/> Washington Western |
| <input type="checkbox"/> Florida Southern | <input type="checkbox"/> Michigan Western | <input type="checkbox"/> Oklahoma Northern | <input type="checkbox"/> West Virginia Northern |
| <input type="checkbox"/> Georgia Middle | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Oklahoma Western | <input type="checkbox"/> West Virginia Southern |
| <input type="checkbox"/> Georgia Northern | <input type="checkbox"/> Mississippi Northern | <input type="checkbox"/> Oregon | <input type="checkbox"/> Wisconsin Eastern |
| <input type="checkbox"/> Georgia Southern | <input type="checkbox"/> Mississippi Southern | <input type="checkbox"/> Pennsylvania Eastern | <input type="checkbox"/> Wisconsin Western |
| <input type="checkbox"/> Guam | <input type="checkbox"/> Missouri Eastern | <input type="checkbox"/> Pennsylvania Middle | <input type="checkbox"/> Wyoming |
| <input type="checkbox"/> Hawaii | <input type="checkbox"/> Missouri Western | <input type="checkbox"/> Pennsylvania Western | |

Bankruptcy Courts

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|---|--|---|---|
| <input checked="" type="checkbox"/> All Bankruptcy Courts | <input type="checkbox"/> Idaho | <input type="checkbox"/> Montana | <input type="checkbox"/> Puerto Rico |
| <input type="checkbox"/> Alabama Middle | <input type="checkbox"/> Illinois Central | <input type="checkbox"/> Nebraska | <input type="checkbox"/> Rhode Island |
| <input type="checkbox"/> Alabama Northern | <input type="checkbox"/> Illinois Northern | <input type="checkbox"/> Nevada | <input type="checkbox"/> South Carolina |
| <input type="checkbox"/> Alabama Southern | <input type="checkbox"/> Illinois Southern | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana Northern | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Tennessee Eastern |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Indiana Southern | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Tennessee Middle |
| <input type="checkbox"/> Arkansas Eastern | <input type="checkbox"/> Iowa Northern | <input type="checkbox"/> New York Eastern | <input type="checkbox"/> Tennessee Western |
| <input type="checkbox"/> Arkansas Western | <input type="checkbox"/> Iowa Southern | <input type="checkbox"/> New York Northern | <input type="checkbox"/> Texas Eastern |
| <input type="checkbox"/> California Central | <input type="checkbox"/> Kansas | <input type="checkbox"/> New York Southern | <input type="checkbox"/> Texas Northern |
| <input type="checkbox"/> California Eastern | <input type="checkbox"/> Kentucky Eastern | <input type="checkbox"/> New York Western | <input type="checkbox"/> Texas Southern |
| <input type="checkbox"/> California Northern | <input type="checkbox"/> Kentucky Western | <input type="checkbox"/> North Carolina Eastern | <input type="checkbox"/> Texas Western |
| <input type="checkbox"/> California Southern | <input type="checkbox"/> Louisiana Eastern | <input type="checkbox"/> North Carolina Middle | <input type="checkbox"/> Utah |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Louisiana Middle | <input type="checkbox"/> North Carolina Western | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Louisiana Western | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Maine | <input type="checkbox"/> Northern Mariana Islands | <input type="checkbox"/> Virginia Eastern |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio Northern | <input type="checkbox"/> Virginia Western |
| <input type="checkbox"/> Florida Middle | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Ohio Southern | <input type="checkbox"/> Washington Eastern |


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|---|---|---|---|
| <input type="checkbox"/> Florida Northern | <input type="checkbox"/> Michigan Eastern | <input type="checkbox"/> Oklahoma Eastern | <input type="checkbox"/> Washington Western |
| <input type="checkbox"/> Florida Southern | <input type="checkbox"/> Michigan Western | <input type="checkbox"/> Oklahoma Northern | <input type="checkbox"/> West Virginia Northern |
| <input type="checkbox"/> Georgia Middle | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Oklahoma Western | <input type="checkbox"/> West Virginia Southern |
| <input type="checkbox"/> Georgia Northern | <input type="checkbox"/> Mississippi Northern | <input type="checkbox"/> Oregon | <input type="checkbox"/> Wisconsin Eastern |
| <input type="checkbox"/> Georgia Southern | <input type="checkbox"/> Mississippi Southern | <input type="checkbox"/> Pennsylvania Eastern | <input type="checkbox"/> Wisconsin Western |
| <input type="checkbox"/> Guam | <input type="checkbox"/> Missouri Eastern | <input type="checkbox"/> Pennsylvania Middle | <input type="checkbox"/> Wyoming |
| <input type="checkbox"/> Hawaii | <input type="checkbox"/> Missouri Western | <input type="checkbox"/> Pennsylvania Western | |

National Courts

- Judicial Panel on Multidistrict Litigation
- U.S. Court of Federal Claims
- U.S. Court of International Trade

13. In support of this application, I certify the following:

- a. An exemption from the Judicial Conference's EPA Fee is necessary in order to avoid unreasonable burdens and to promote public access to information.
- b. I understand that any authorized fee exemption will apply only to me, will be valid only for the purposes stated above and will apply only to the electronic case files of the court(s) indicated above that are available through the PACER service.
- c. I agree that any data I receive through this exemption will not be sold for profit, will not be transferred, will not be used for commercial purposes, and will not be redistributed via the Internet; and
- d. I declare that all the information I have provided on this application is true, and I understand that a false statement may result in termination of my exempt access and an assessment of Electronic Public Access usage fees.
- e. I certify that I have read the [instructions](#) and am aware of the available resources to obtain judicial opinions and data on case filings outside of PACER and that additional information from PACER is required to accomplish my research objective.

Signature Fabian Nagel  November 12, 2025