

## Bankruptcy Checklist

The following list is a brief outline/checklist of things you should do, or be aware of during your bankruptcy process. The items are explained in detail in the "Bankruptcy Guide". There may be items particular to your case not included on the list. It is important to read the guide fully and carefully.

**I. Confer and Plan with your attorney.**

- Analysis of Needs and Petition Conference with Attorney.
  - Obtain and complete questionnaire. (Available on our Bankruptcy webpage)
  - Inform our office of any large withdrawals or purchases made on credit cards in the eight months prior to filing for bankruptcy.
  - Obtain copies of the following to bring to your Analysis Conference:**
    - Last two years' tax returns.
    - Previous 6 months of pay stubs.
    - Previous 3 months' bank statements.
    - Copies of Loans or Contracts to which you are a party.
    - Obtain a credit report.** ([www.annualcreditreport.com](http://www.annualcreditreport.com))
    - If you owe money to your current bank, close account(s) and open a new one at another bank as soon as possible.**

**II. Meet again with your attorney to begin the formal process towards relief.**

- Review of the initial draft of petition.
- Signing of petition for submission to court.

**III. Continue to pay:**

- Real Estate or Rent.
- Car Payment.
- Taxes.
- Payments on Secured Property you intend to keep.
- Utilities, Cable & Telephone Bills.
- DPP (If Applicable).
- Student Loan Payments.
- Court Ordered Child Support or Alimony.

**IV. Refer Creditors who contact you to our office.** (Note Date, Time, Company Name and Representative who contacted you each time you receive a call. Keep a log/notes; bring us letters received.)

**V. Take Court-Approved Credit Counseling Course.** (Online)

**VI. Attend Creditors' Meeting conducted by the Trustee.**

**DO NOT:**

- Use Credit Cards.**
- Take Cash Advances or Personal Loans.**
- Dispose or Transfer any property that is part of the bankruptcy procedure. (Cars, Cash, Tax Refunds and other Personal Property.)**