

Initial Bankruptcy Consultation – What to Bring

After you schedule an appointment for an initial bankruptcy consultation, you must prepare by gathering the documentation listed below. This documentation will assist us in fully discussing your situation. Without this documentation we cannot fully evaluate your bankruptcy case. We might not be able to tell you if chapter 7 bankruptcy or chapter 13 bankruptcy is best for you. So help us help you. Come prepared to your bankruptcy consultation.

1. IDENTIFICATION.

Bankruptcy law requires that you provide proof that you are who you say you are. Please bring with you to the initial office visit an official photo ID (i.e., a driver's license or passport). You are required to verify your social security number, so please bring your Social Security card.

2. PROOF OF INCOME.

Bankruptcy law requires that you provide proof of your average monthly gross income from **all** sources for the last 6 months beginning with the first month before you file your case. Please bring with you to the initial office visit all pay stubs or other records of income for the past **seven** months. Remember, these records are for income from employment, and ALSO tips, bonuses, commissions, child support, alimony, support from someone paying or sharing your living expenses, rental income (gross and net shown on a monthly basis), unemployment income, social security payments, retirement and/or pension income, interest, dividends, and income from any other source. Whether you are filing with or without a co-habitant spouse then you will need to provide this information for both you and your spouse. If you have your own business, you must provide a monthly Profit & Loss Statement for your business.

3. BANKING RECORDS.

Please provide monthly statements from your bank, credit union, or other financial institution for the last two months.

4. INCOME TAX RETURNS.

Please bring your income tax returns for the last 2 years. If you have not filed any of these tax returns please begin that process as soon as possible, as we will not be able to file a bankruptcy until those tax returns are filed.

5. HOUSEHOLD EXPENSES.

Know your monthly household expenses including those for mortgage or rent, utility services (electricity, gas, fuel oil, propane, water and sewage), telephone service, cable or satellite television service, home maintenance, food, clothing, laundry and dry cleaning, medical and dental, transportation, recreation, clubs, entertainment, charitable

contributions, insurance (homeowner or renter, life, health, auto), taxes on property, alimony, maintenance, child support, pet care and any other monthly expense you pay.

6. ACCOUNT STATEMENTS.

A statement for all of your debts including those for credit cards, medical bills, personal loans, auto loans, furniture loans, jewelry loans, lawsuits, etc.

7. PROPERTY DOCUMENTS.

Your most recent statement for stocks, mutual funds, IRAs, 401k's and other retirement assets.