

BANKRUPTCY DOCUMENT CHECKLIST

Below please find a list of the documents required for our office to prepare your bankruptcy petition.

- COPIES OF YOUR DRIVERS LICENSE AND SOCIAL SECURITY CARD.**
Please note that, once your case has been filed, you will be required to attend a hearing (Meeting of Creditors – A.K.A. “341A Hearing”). As a Debtor, our office will inform you of the hearing date via email, as well as regular mail. Please be advised, this hearing will be scheduled during a weekday, and you will attend the hearing with an attorney associated with our office. Only under dire circumstances will the 341A Hearing be rescheduled. As a result, please be mindful of the date and please assure that you have allotted time in your daily schedule to attend the hearing.
- TWO MOST RECENTLY FILED FEDERAL & STATE INCOME TAX RETURNS WITH W2’s AND 1099’s.**
 - Our office requires the ENTIRE RETURN, including all schedules, statements, **W2’s** and **1099’s**. If you have not filed your tax returns, or do not plan on filing any missing tax returns, prior to your bankruptcy case being filed, please provide us with the two (2) most recent tax returns, regardless of the year(s).
- ALL SOURCES OF INCOME FOR THE LAST SIX MONTHS.** This can include, but is not limited to:
 - Employment in which you receive pay stubs and would receive a W2 for the tax year;
 - Employment in which you are an independent contractor and file a 1099;
 - Social Security Income;
 - Unemployment/Disability Compensation;
 - Retirement/Pension Income;
 - Income from your Business;
 - For Self-Employment:
 - Please prepare a Profit and Loss Statement, which states any, and all of, your income and any, and all of, the expenses you have.
 - If you receive monies from a Corporation, LLC, or Partnership, please provide the amounts that you were paid and/or money you withdrew for the past six (6) months.
- CREDIT COUNSELING AND DEBTOR EDUCATION CERTIFICATES.**
 - Prior to filing, as well as completion of your bankruptcy case, you are required to complete **TWO** courses. Both of these courses may be completed online or over

the phone, depending on the company you choose to use. If you are filing jointly, with your spouse, both of you will be required to complete the course. Typically, on average, the course takes 1 hour of your time, but is entirely dependent upon your knowledge of your assets, liabilities, and finances.

- Pre-Counseling** - This course must be complete prior to the filing of your bankruptcy petition. Our office recommends using Cricket Debt Counseling, which can be reached via this url: <https://www.cricketdebt.com/>
- Debtor Education** – This is your second course, which must be completed within prior to the completion, or discharge, of your bankruptcy case. Our office will inform you of the date the course must be completed by.
- MISCELLANEOUS.** In addition, the following items must be provided:
 - Bank Statements for the last six (6) months for each bank account that you have whether you are an individual or the owner of a corporation (savings account, checking account, CD's, mutual funds and brokerage).
 - One bill for each rent or utility that you pay;
 - Latest Mortgage Statements for Any and All Properties (If Property Owner);
 - An Appraisal or Comparative Market Analysis (“CMA”) within the past six (6) months (If Property Owner);
 - Latest Automobile Statement (If Automobile Financed);
 - Automobile, Motorcycle, etc, Private Party Value print out from Kelly Blue Book (www.kbb.com);
 - Your latest statement for your IRA, 401K, Pensions, Annuities, ERISA and Profit-Sharing Plans, if any;
 - Apartment/House Lease Agreement(s);
 - Apartment/House Rental Agreement(s);
 - Child Support Arrears Statements and Name & Address of Recipient;
 - Judgment of Divorce (If Any);
 - Copies of any lawsuits;

- Copies of insurance policies (Personal – Auto, Home & Life Insurance Policies; Corporation – Auto, General Liability, Worker’s Compensation, Errors & Omissions Coverage).

- Prior Bankruptcy Case Number and Information.

NOTE: All documentation provided **MUST** be current and up to date before we file the bankruptcy petition. If more than sixty (60) days pass after the initial meeting, an updated Client Information Worksheet must be filled out or the original must be supplemented with updated documentation.

* If you are filing a Chapter 13 Bankruptcy Petition, please keep in mind that payments to the Chapter 13 Standing Trustee (Albert Russo - Southern New Jersey Cases; Marie-Ann Greenberg – Northern New Jersey Cases) are due the first of the month following the filing of your petition. Additionally, mortgage payments, or adequate protection payments, are to be made on the first of the month following the filing of your petition.

I acknowledge receipt of this checklist:
