



Bankruptcy Preparation Checklist

What to gather and consider before your first consultation with a bankruptcy attorney.

Documents to Gather Before Consulting a Bankruptcy Attorney

- ☐ Pay stubs or proof of income for the last 6 months
- ☐ Tax returns for the last 2 years
- ☐ A complete list of all debts, with account numbers and balances
- ☐ A complete list of all assets (home, vehicle, bank accounts, valuables)
- ☐ Recent bank and credit card statements
- ☐ A list of monthly living expenses

Questions to Ask Yourself First

- Have I explored alternatives (debt settlement, consolidation, credit counseling) first?
- Do I understand the difference between Chapter 7 and Chapter 13?
- Am I current on any secured debts I want to keep (home, car)?
- Have I scheduled a free consultation with a bankruptcy attorney?

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