CLIENT CHECKLIST
PRE- AND POST-FILING

Before filing your Petition, I need you to:

_____ Complete and return everything referenced in my letter as soon as possible. Upon receipt of those documents, we will contact you to set up our next meeting. These documents include:

- _____ proof of identification (copy of drivers license and social security card);
- _____ bankruptcy questionnaires – Personal and Business;
- _____ last-filed Tax Returns (Federal and State, including W-2's) (All Chapter 13 clients should send copies of the last two filed Federal and State tax returns);
- _____ pay stubs for the six months leading up to the filing month for both spouses (if married, even if only one spouse is filing).

_____ Complete and Return a Certificate of Credit Counseling (attend 1-hour credit counseling session and obtain completed certificate. A list of places where you can take this course will be sent to you after you return the questionnaire. This class should be taken closer to your filing date).

_____ Complete the Installment Payment Agreement.

_____ Sign Bankruptcy Petition, Schedules and Statements (this will be done at one of our future meetings).

_____ Reminder: your bank accounts, cash holdings, and non-retirement stocks, bonds, mutual funds and CDs must be below $1,000 total ($2,000 if filing jointly with a spouse) on the date of filing. You can have more than this amount prior to filing, and more than this the day after filing (for instance, if you get paid wages the day after filing), but as of the date of filing, you can only protect $1,000 per debtor as exempt. If you will be discharging or eliminating a debt with a bank or credit union where you deposit your money into a checking or savings account, you should move your money to another bank or credit union where you do not have debt, either an existing account, or a new one, and take steps to change your automatic deposits and auto pay payments.

After filing your Petition, you need to:

_____ Obtain date-of-bankruptcy-filing balances to all deposit accounts (bank, brokerage accounts) from monthly statement, online, or at bank. These need to be presented to the trustee before your 341 Meeting of Creditors, so please send a copy to me or email them to my assistant, Courtney, at cpetersen@beecherlaw.com).

_____ Complete Personal Financial Management Class and return the Certificate to me (or have it e-mailed to Courtney at cpetersen@beecherlaw.com).

_____ Sign and return all Reaffirmation Agreements I send to you (or indicate that you will surrender the asset and not reaffirm).

_____ Attend §341 Meeting of Creditors by calling in at time specified in the notice I send you, using the participation code provided.