



INFORMATION CHECKLIST

Please remember to bring ALL the following documents with you when you return to this office for your next appointment. We cannot complete and file your case until we have everything requested below:

- Driver's license and social security card**
Please bring your original driver's license or state issued ID (with a picture) and social security card (no copies) so that we are able to verify your identity.
- Credit counseling certificate**
We cannot complete and file your case until you complete your consumer credit counseling session. The information to obtain this counseling is provided in this packet.
- Leases and/or contracts**
Please bring copies of any and all unexpired leases or contracts. This includes residential housing leases, shed leases, rent-to-own furniture and appliance contracts, etc.
- Mortgages, contracts, bills, statements, and liens**
We also need copies of any and all mortgages, contracts, bills, statements or liens involving any of your property.
- All Assets, liabilities, inventories for businesses you own**
- Profit and loss statements**
This only applies **if you are self-employed**. If you are self-employed, bring a fully completed business worksheet and business budget. If you have business software (such as QuickBooks) please print out a copy of the profit and loss statements for each individual month for the last six (6) full months as well as a year-to-date. Please also list all inventory and value of it and list all assets.
- Property tax bill**
Please be sure you include the most recent property tax bills for any and all parcels of real estate (house, land, heir's property, etc.) that you own, that you are buying, that your name is on, or any heir's property in which you may have an interest.
- Registration and current mileage**
Please provide copies of the registration for each vehicle, boat, golf cart, etc. you have in your possession as well as all vehicles with your name on them and the current mileage on that vehicle, even if it is not running or registered. Please include vehicles that you are only a cosigner for the loan. Please also include any vehicles in your possession that you use on a regular basis, even if you do not own the vehicle so that we can give a full disclosure to the court.



- **Copies of bills, statements or liens involving any of your vehicles, boats, golf carts, etc.**
- **Completed budget and personal items worksheets**

We need a fully completed budget (income and expense) form as well as the personal item disclosure worksheet. These worksheets are provided for you in this packet.
- **Bank Statements**

Please include bank statements for any and all bank accounts and financial accounts for the last six (6) full months. Do not forget to include any PayPal, Cash App, or Venmo accounts, business accounts, personal accounts, custodial accounts, guardian accounts, joint accounts, certificates of deposit, savings bonds, pre-paid debit accounts and/or any other accounts your name is associated with. We also need statements for any accounts that were open (and are now closed) during the last year (12) months. Often you can get these online or copies at your bank. Please review your bank statements and identify all deposits. We will ask you specifically about each deposit when we go over your bank statements.
- **Statements for any retirement, 401(k), mutual fund or stock accounts**

Please include statements for the last six (6) full months. Do not forget to include any accounts such as Robinhood, Acorns, or other stock or cryptocurrency accounts. If you have a loan against your 401(k) or other retirement account, we need the total balance owed on the loan as well as the scheduled date the loan will be repaid in full.
- **Paystubs**

We need all of your pay stubs for the last six (6) full months from **any and all employers during that period**. This includes your spouse's pay stubs if you are married even if your spouse is not filing with you. Often it is simpler to get a printout from your employer that lists each pay period, the amount of gross income, the amount withheld for taxes and insurance and the net income. It is important that we have this information broken down in detail for each pay period for the full six (6) months in order to properly prepare your case. Unfortunately, the court will not allow us to use a "year to date" amount to average these items nor will the court allow us to use deposits in your bank statements. **If you are retired or disabled, please bring copies of your award letters (for income from Social Security, Department of Veteran Affairs, pension, retirement, etc.)**
- **Copies of any and all trust accounts, life estates, patents, copyrights, etc.**
- **Last two years federal and state tax returns**

We need copies of your federal and state income tax returns with all W-2 and 1099 forms for the last two (2) years. Please bring your spouse's tax returns if you filed your taxes separately (even if your spouse is not filing for bankruptcy protection with you). Copies of your federal and state business tax returns for the last two (2) years (if applicable). If you were behind in your taxes and recently filed for multiple tax years, please bring all recently filed returns.



□ **Alimony or child support**

If you are responsible for alimony or child support, we need the name, mailing address, telephone number of recipients, arrears amount if you are behind in payments, and a complete copy of court order to pay child support/alimony (if applicable). We are required to list this information in your case. If you receive child support, please bring documents that list how much you receive and how often you receive the support. Please specify if you are owed support and are not currently receiving any.

□ **Separation agreement and divorce order**

Please bring a complete copy of any and all Divorce Orders and/or Separation Agreements issued in the last six (6) years.

□ **Life insurance policies**

We need copies of any and all whole life insurance policies including the current cash surrender value of those policies (not the payment upon death amount). We also need the effective date of each policy and the name and relation of the beneficiary.

□ **Lawsuits and court papers**

Bring copies of any and all court papers served against you. If you have any pending claims (personal injury, worker's compensation, etc.) or lawsuits or are otherwise represented by another attorney in any matter, please provide a copy of your retainer agreement.

□ **Statements for debts**

Please bring statements or bills for **every** debt you owe. It is crucial that we have a complete mailing address, payoff and account number for every debt. This includes car loans and mortgages even though you may be current on these obligations. If you received any bills or letters from a creditor in the last three (3) months, it is important that we respond to the address shown on that statement or letter. **Please remember that if we do not list a creditor or send notice to the correct address, the debt will not be discharged by your bankruptcy.**