

STEPS TO A SUCCESSFUL BANKRUPTCY

1. You must receive credit counseling *before* your case is filed and you must have a certificate from an *approved agency* to file with the Bankruptcy Court. If there is an important reason why you must file the case before receiving the Certificate, the Court may grant a temporary extension of the time to file the Certificate, but you must *request counseling* from the agency *before* you file your case.
2. You must pay your filing fee when it is due or obtain a waiver of your fee. You may request payment of the fee in installments.
3. You must fill out all the bankruptcy forms. You must list everything that you own and everyone you owe money to. You *cannot* pick and choose which creditors you will list in your bankruptcy papers. There is no such thing as "not filing bankruptcy on a specific creditor."
4. You must honestly answer all the questions on your bankruptcy forms and all the questions that the Trustee asks you. If you do not answer a question honestly, or if you attempt to hide an asset, you can be prosecuted for bankruptcy crimes.
5. You must attend your meeting of creditors, which takes place in front of a Trustee.
6. You must bring a picture I.D. and proof of your Social Security number to your meeting of creditors.
7. You must give the Trustee assigned to your case pay stubs for the last six months and copies of your tax returns for the last two years. You may receive a letter from the Trustee asking you for additional information like a vehicle title or a copy of a mortgage.
8. You must attend any court hearing scheduled by the Judge assigned to your case.
9. You must complete a debtor education course by an approved agency *after* you file your bankruptcy case. This is a course about personal financial management. This is separate from the credit counseling that you must have before the filing of the bankruptcy. If you do not obtain debtor education, you will not receive a discharge of your debts.