

ATTORNEYS & DEBT COUNSELORS

"The Bankruptcy People"

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WORKBOOK

Dear Client(s):

Attached is a workbook for you to completely fill out in order for us to properly prepare your Bankruptcy Petition. The workbook is very simple and easy to follow. Be sure to read ALL of the information carefully and fill out everything completely. Put "N/A" if it does not apply to you. Please remember that we will need all of the information asked for in the workbook. If you have any questions, please do not hesitate to contact my office and we will be more than happy to answer them.

It is important to list ALL of your Creditors. We will also pull a credit report at your appointment; however the credit report may not reflect everyone you owe money to. You are responsible for listing in your Bankruptcy workbook all persons and companies to whom you owe money. If you fail to list ALL of your creditors, the Court may deny you discharge of your debts and/or confirmation of your Chapter 13 plan. (Depending on which chapter of the Bankruptcy code that you file), and the Court may deny you the ability to re-file.

Remember that Bankruptcy Petitions are sworn under penalty of perjury and require full disclosure of all assets, liabilities, and creditors. All insider dealings must be listed. Anyone who is a relative or a member of your immediate family (or who is a partner, ex-spouse, close friend, etc), with whom you have had financial dealings, must be fully disclosed.

Please note that the following information is REQUIRED in preparation of your petition in addition to, and/or accompanying the completed workbook. Please bring this information at your scheduled appointment. If you have any questions please call my office.

1. Current personal information. Please provide current phone numbers and address in which we can reach you at during the Bankruptcy process. If any of this information changes, Please contact us as soon as possible to update your information.
2. A copy of your social security card and drivers license.
3. A copy of any deeds for any real estate owned by you or in which you had any interest in within the last 3 years.
4. Titles for any registrations for any Vehicles, boats, trailers, or any other personal property that is titled.
5. Pay stubs for the last 6 months.
6. Copies of your 2009 and 2010 tax return.
7. Statements or copies of last month's bills from your creditors.
8. Statements from all retirement and non-retirement accounts such as 401K, IRA, mutual funds etc.
9. Closing statement and deeds for all real estate sold or transferred within one year.

Interview Date: _____

Referred by or where did you find us? _____

DEBTOR

Name: _____ Other Names: _____

Social Security Number: _____ Date of Birth: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Fax #: _____

Street Address: _____ City: _____

County: _____ State: _____ Zip code: _____

Email: _____

Who may I contact if you cannot be reached? _____ Relationship: _____

Mailing Address (if different than address above): _____

Married? Yes No

Will you and your spouse be filing together? Yes No

SPOUSE

Name: _____ Other Names: _____

Social Security Number: _____ Date of Birth: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Fax #: _____

Street Address: _____ City: _____

County: _____ State: _____ Zip code: _____

Email: _____

Who may I contact if you cannot be reached? _____ Relationship: _____

Mailing Address (if different than address above): _____

PRIOR BANKRUPTCY Please initial all that apply

Debtor	Spouse	
		No, I have never filled a bankruptcy case.
		*Yes, I have filed a bankruptcy case more than 7 years ago
*Date:	Chapter:	Case No.:
		Discharged or Dismissed

Dependents

Name: _____ Age: _____ Relationship: _____

Name: _____ Age: _____ Relationship: _____

Name: _____ Age: _____ Relationship: _____

EMPLOYMENT INFORMATION

Debtor

Employer Name: _____ Employer Address: _____

Job Title: _____ How long have you worked here: _____

Pay Cycle: Weekly Bi-Weekly Twice a Month Monthly

Spouse

Employer Name: _____ Employer Address: _____

Job Title: _____ How long have you worked here: _____

Pay Cycle: Weekly Bi-Weekly Twice a Month Monthly

GROSS INCOME PER PAYCHECK	DEBTOR	SPOUSE
Average Gross Income PER CHECK	\$	\$
Estimated Over time	\$	\$
Part Time job Income*	\$	\$
TOTAL GROSS MONTHLY INCOME	\$	\$
PT JOB ADDRESS:	\$	\$
OTHER MONTHLY INCOME:	\$	\$
Rental Property	\$	\$
Interest or Dividends	\$	\$
Pension or Retirement	\$	\$
Social Security/Unemployment	\$	\$
Child Support/Alimony	\$	\$
Food Stamps	\$	\$
Other	\$	\$
TOTAL COMBINED INCOME (PER MONTH)	\$	\$
	\$	\$
PAYROLL DEDUCTION (PER PAYCHECK)	\$	\$
Payroll Taxes	\$	\$
Federal Taxes	\$	\$
Medicare	\$	\$
Social Security	\$	\$
Insurance	\$	\$
Other deductions from paycheck	\$	\$
	\$	\$
	\$	\$
TOTAL TAKE HOME PAY:	\$	\$

AVERAGE MONTHLY EXPENSES

Rent or Home Mortgage	\$	+\$	+\$	=	\$
Are real estate taxes included?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Is property insurance included?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Utilities: Electric & Gas					\$
Water & Sewer					\$
Garbage					\$
Telephone					\$
Other- Cable \$	Internet \$				\$
Home Maintenance					\$
Food (Groceries, meals out, lunch at work, etc.)					\$
Clothing					\$
Laundry & Cleaning					\$
Medical & Dental Expenses					\$
Transportation (Gas, Oil, Maintenance, etc. NOT car payments)					\$
Recreation (clubs, entertainment, etc.)					\$
Charitable Contributions (Church donations, etc.)					\$
Insurance (not deducted from wages or part of home mortgage)					\$
Homeowner's or Renter's					\$
Life					\$
Auto					\$
Other (medical, legal, disability, etc.)					\$
Taxes (not deducted from wages or included in mortgage, e.g., car tag)					\$
Car Payment (Answer only if this a Chapter 7)					\$
					\$
Alimony, Maintenance and Support					\$
Regular Expenses from Operation of Business					\$
Child Care					\$
Spouse's Separate Debts (if single filing) List Details					\$
Student Loan Payments					\$
IRS Payment					\$
Other					\$
					\$
					\$
TOTAL PROJECTED MONTH EXPENSES:					\$

INCOME

2009

2010

2011 to Date

Debtor

Spouse

PERSONAL BELONGINGS/HOUSEHOLD GOODS

In your personal residence put the number of the following items that you have in your house that belong to you. If you have belongings that are not on this list please list them in the space provided.

	Beds		Bookshelves
	Dressers		Tables
	Nightstands		Kitchen/Dining tables with _____ chairs
	Mirrors		Entertainment center
	Alarm clocks		Sofa
	Phones		Love seat
	TVs		Recliner
	VCRs		Coffee table
	Video Cassettes		End tables
	DVD Player		Rugs
	DVD's		Fans (not ceiling fans)
	Stereos		Decorative paintings
	Playstation		Candles and votives
	Gamecube		Throw Rugs
	Nintendo		Small decorative items
	X-Box		Refrigerator
	Video Games		Stove
	Desk with Chair		Microwave
	Computer		Can Opener (manual or electric)
	Printers		Toaster
	Fax		Coffee Maker
	Clocks		Patio Table with _____ chairs
	Chest		Lawn Mower
	Toy Chests		Books

Other
Items: _____

The following is a list of common items found within a household. These items will be added to your list of personal property. If you do not have any of these items, mark through that item.

Misc. kitchen utensils, Forks, Knives, Pots, Pans, Baking pans, Tupperware, Plates, Dishes, Bowls, Mugs, Glasses, Bathroom knick knacks, Grooming supplies, Broom, Mop, Cleaning gadgets, Misc. hand tools, Misc. garage tools

Ownership of belongings: Debtor Spouse Joint Other: _____

If joint, who? _____

Market Value? (Please use Garage Sale Value) _____

Books, coins collections, etc.

Describe collection: _____ Value? \$ _____

Firearms, Sports Equipment, other Hobby Equipment?

Describe collection: _____ Value? \$ _____

Clothing, Jewelry, and Furs

The debtor owns an assortment of clothing

Males: Shirts, pants, suits, ties, hats, sweaters, jackets, shoes, undergarments, etc.

Market Value? \$ _____

Females: Shirts, pants, suits, dresses, hats, sweaters, jackets, shoes, undergarments, etc.

Market Value? \$ _____

The debtor has an assortment of jewelry which includes, costume jewelry and accessories and the following:

	Rings		Necklaces		Glasses
	Bracelets		Anklets		Earrings
	Watches		Assorted Costume Jewelry		

Insurance Policies

1. The debtor has (Term Life or Whole Life) Insurance policy with: _____

Policy Number: _____ This account is owned by: _____

Benefit amount \$ _____ Cash surrender Value? _____

2. The debtor has (Term Life or Whole Life) Insurance policy with: _____

Policy Number: _____ This account is owned by: _____

Benefit amount \$ _____ Cash surrender Value? _____

Stocks, Retirement Plans or Annuities

The debtor has an (IRA or 401k or Pension and Profit sharing) account with: _____

Account Number: _____ This account is owned by: _____

Amount: \$ _____

Security Deposits

Do you have any security deposits? Yes No How much? _____

Who holds this deposit? _____

Stocks and Interests in Incorporated and Unincorporated Companies

Describe: _____

Interest in Partnerships

Describe: _____

Government and corporate Bonds and Other Negotiable and Non-negotiable Instruments

Describe: _____

Accounts Receivable

Describe: _____

Family Support (you may be entitled to)

Describe: _____

Your Tax Return

When did you file? _____ Amount back? \$ _____

Equitable and Future Interests Life Estates and Rights or Powers

Describe: _____

Interest in an Estate of a Debtor, Including Tax Refunds

Describe: _____

Other Contingent and Unliquidated Claims

Describe: _____

Patents, Copyrights and Other Intellectual Property

Describe: _____

Licenses, Franchises and Other General Intangibles

Describe: _____

Vehicles

If you have a vehicle, please list the following information

The debtor has a motor vehicle: Year _____ Make _____ Model _____ Style _____ Color _____

The Vehicle has _____ miles. VIN# _____

Is this vehicle paid for in full? Yes No If no, the car loan for this car is with? _____

Their address is: _____

I still owe \$ _____ for this vehicle

Ownership: Debtor Spouse Joint Other: _____

Describe the condition of the vehicle: example, Scratches, needs brakes, spots on carpet: _____

The debtor has a motor vehicle: Year _____ Make _____ Model _____ Style _____ Color _____

The Vehicle has _____ miles. VIN# _____

Is this vehicle paid for in full? Yes No If no, the car loan for this car is with? _____

Their address is: _____

I still owe \$ _____ for this vehicle

Ownership: Debtor Spouse Joint Other: _____

Describe the condition of the vehicle: example, Scratches, needs brakes, spots on carpet: _____

Boats, Motors, and Accessories and/or Aircraft Accessories

Describe: _____

Office Equipment, Furnishings and Supplies

Describe: _____

Machinery, Fixtures, Equipment and Supplies

Describe: _____

Inventory

Describe: _____

Interest in Partnerships

Describe: _____

Livestock, Poultry and Other Animals

Describe: _____

Crops

Describe: _____

Farming Equipment and Implements

Describe: _____

Farm Supplies, Chemicals and Feed

Describe: _____

Other Personal Property

Describe: _____