

## OVERVIEW OF THE BANKRUPTCY PROCESS

*Our twenty-four hour answering machine provides you with rapid response to all your questions to help you smoothly through the bankruptcy process.*

This section will give you a glimpse into the bankruptcy process, the steps involved in most cases, and what the debtor must do to effectively navigate a case through this court.

1. **Debtor(s) must attend an approved credit counseling course within 180 days before filing the bankruptcy petition {unless a certification attesting to exigent circumstances is filed with the petition (see 11 U.S.C. § h (3) (A))}.**
2. Debtor(s) must use the official forms, including the Means Test Calculation form (Form 22), complete them accurately and file them with the court
3. A certificate of attendance from an approved credit counseling service must be filed with the official forms.
4. Debtor(s) must pay the filing fee in full or
  - a. file an Application to Waive the Filing Fee, which must be approved by the Court.
  - b. file an Application to Pay the Filing Fee in Installments
5. Debtor(s) must send the trustee a copy of their prior year's federal tax return<sup>2</sup> at least 7 days before the scheduled meeting.
6. If a creditor requests a copy of the tax return at least 15 days before the meeting of creditors, the debtor(s) must provide a copy to that creditor at least 7 days before the meeting.
7. At the meeting, debtor(s) must provide two forms of identification, such as driver's license, a passport, a social security card or a credit card (at least one must be a picture ID).
8. At the meeting, debtor(s) must provide the trustee with copies of pay stubs and other indications of all income received within the prior six months.
9. Debtor(s) must attend the meeting of creditors and be examined under oath by the trustee. Creditors are invited to attend this meeting.
10. Debtor(s) must cooperate with the trustee and respond to all reasonable requests for information and documents.
11. Debtor(s) must complete a Financial Management course approved by the Office of the United States Trustee and file a certificate of completion with the Court. This must be done within 45 days after the meeting of creditors.