

SELF-HELP BANKRUPTCY ASSISTANCE SERVICE

/// Workbook ///

✍️ “We Help You Help Yourself” ✍️

BANKRUPTCY - CHAPTER 7

PART “A”

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SELF-HELP

Bankruptcy Assistance Service

“We Help You Help Yourself”

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CHAPTER 7 BANKRUPTCY: PROCEDURE UNDER NEW LAW

① OBTAIN CREDIT REPORT

A) FREE Report.

You may obtain a free credit report, once every 12 months, from the 3 major consumer credit reporting companies. This web-based service is available at: www.annualcreditreport.com. Follow the online directions for each credit reporting company: Equifax, Experian, and TransUnion. (For security reasons, specific information regarding your employment history, prior addresses and creditor information may be requested.)

B) If a free credit report is not available, you can contact the credit bureaus at:

- Equifax – 800-685-1111 – www.equifax.com
- Experian – 800-682-7654 – www.experian.com
- TransUnion – 800-888-4213 – www.transunion.com

The typical charge is about \$10 to obtain a credit report from one of the bureaus.

② COMPLETE THE MEANS TEST

Under the new rules, the first step is determining which chapter under the Bankruptcy Code the debtor is able to file. Debtors with higher incomes (measured against the median family income for their state) may not be allowed to file for Chapter 7 at all. Some debtors may have to pay back some or all of their debts over a 3 to 5 year period under a Chapter 13 repayment program. A new process known as the “Means Test”, measures a debtor’s “current monthly income” against the median income for the same size of family in the state in which the debtor lives. “Current monthly income” is a debtor’s *average income over the last six months* **before they file**. Once a debtor has calculated their income, they need to compare it to the median income for their state. More information regarding the Means Test is available at APPENDIX “B”, or beginning at page 17 of the *Bankruptcy Workbook*.

③ CREDIT COUNSELING

Debtors are now required to participate in two classes - pre and post bankruptcy counseling - and provide more detailed financial documentation to the court. These classes can be completed on line, on the telephone or in person with specific agencies approved by the U.S. Trustee’s Office. More information regarding Credit Counseling is available at APPENDIX “A”.

④ COMPLETE AND FILE BANKRUPTCY DOCUMENTS

Documents: Complete the Bankruptcy Workbook and we will prepare all the forms and schedules required, using your specific information.

Filing: You can mail or bring the completed Bankruptcy forms to your assigned Bankruptcy Court. The filing fee is \$299, paid directly to the Court, by cash or Postal Money Order.

⑤ CREDITOR’S MEETING

Between 20 and 40 days after the petition is filed, the debtor must attend a meeting of creditors, informally called a “341 meeting”, where the trustee and creditors may ask questions about the debtor’s financial affairs and property.

⑥ FINAL COUNSELING CLASS AND DISCHARGE

After the “341” meeting, the second credit counseling class (the personal financial management course) must be completed in order to discharge debts in a Chapter 7 or Chapter 13 bankruptcy. A discharge releases individual debtors from personal liability for most debts and prevents any collection actions against the debtor. The bankruptcy court will issue a discharge order generally 60 to 90 days after the date first set for the “341” meeting.

SELF-HELP Bankruptcy Assistance Service

Chapter 7 Bankruptcy Credit Counseling Information

APPENDIX "A" CREDIT COUNSELING INFORMATION

People who plan to file for bankruptcy protection must get 'credit counseling' from a government-approved organization within six months before they file. They also must complete a 'debtor education course' to have their debts discharged. Credit counseling must take place *before* you file for bankruptcy and debtor education must take place *after* you file.

A typical counseling session lasts about an hour and can take place in person, on the phone, or online, and costs \$50 (\$60 for joint filing), and is available in Spanish.

The debtor education course includes information on developing a budget, managing money, using credit wisely, and other resources, through a self-study format. Like pre-filing counseling, it may be provided in person, on the phone, or online. The debtor education session lasts about two hours and costs \$50 (\$60 for joint filing), and is available in Spanish.

A list of government approved bankruptcy credit counseling organizations can be found at:
http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm

For your convenience, **SELF-HELP Bankruptcy Assistance Service** has made arrangements with an approved credit counseling agency, GreenPath, Inc., to provide counseling in Spanish and English, by phone or online. Payment can be made directly to GreenPath, Inc., or through **SELF-HELP Bankruptcy Assistance Service** (An additional \$10 payment administration fee is charged for all payments paid through **SELF-HELP Bankruptcy Assistance Service**).

I N S T R U C T I O N S

- ❶ Make payment arrangements with a **SELF-HELP Bankruptcy Assistance Service** representative (or be ready to make a debit card payment directly to GreenPath);
- ❷ Call our Toll Free number, 877-482-9782, to receive your **Access Code** and instructions for the telephone or online credit counseling sessions;
- ❸ Call GreenPath Debt Solutions at their Toll Free number, 1-866-332-8435, (8am –5pm). Give them your **Access Code** (or debit card information), and begin speaking to a bankruptcy counselor;
- ❹ An electronic copy of the certificate verifying your completion of the required bankruptcy counseling will be sent to us.

SELF-HELP Bankruptcy Assistance Service

Chapter 7 & 13 Bankruptcy Client Workbook

INSTRUCTIONS: Answer All questions with an answer or a N/A. For Joint bankruptcy, put an “H” before husband’s information and a “W” before wife’s information. Today’s date _____

THIS BANKRUPTCY IS: Individual Joint If more space is needed, use the space below or attach blank pages.

1	First name (Debtor)	Middle	Last
2	Social Security #	Tax ID #	Marital status
3	Date of birth	D.L.#	Mother’s maiden name
4	Street address	City	State Zip
5	County of residence or of principal place of business		
6	Mailing address (if different)		
7	Telephone, home	Telephone, business	
8	Any other names you have used within last six (6) years		
9	First name (Spouse)	Middle	Last
10	Social Security #	Tax ID #	Marital status
11	Date of birth	D.L.#	Mother’s maiden name
12	Street Address	City	State Zip
13	County of residence or of principal place of business		
14	Mailing address (if different)		
15	Telephone, home	Telephone, business	
16	Any other names you have used within last six (6) years		
17	List <u>all</u> your residences during the last six (6) years and dates		
18	Address		Dates
19	Address		Dates
20	Address		Dates
21	Name of Bankruptcy attorney, if any		Bar #
22	Address	Phone	Fax
23	Name of Bankruptcy petition preparer, if any		SS #
24	Address	Phone	Fax
If additional space is needed, number and insert below.			

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

25	Name of dependent, if any			Relationship
26	Currently lives with whom?			Date of birth
27	Name of dependent, if any			Relationship
28	Currently lives with whom?			Date of birth
29	Your automobile -Make	Model	Year	Value \$
30	Own	Lease- Date started:	Date ends:	Acc# Owe \$
31	Spouse's automobile-Make		Model	Year Value \$
32	Own	Lease- Date started:	Date ends:	Acc# Owe \$
33	List <u>any</u> interest in real property (If this is your primary residence, list mortgage information starting at # 173)			
34	Address			
35	Description		Amount of secured claim	Value \$
36	H, W, J, C?	Nature of Interest	Homestead Declaration filed?	
	Amount of State and Federal tax refunds received in last two (2) years and expected current refund:			
37	Expected State		Expected Federal	Yr
38	State		Federal	Yr
39	State		Federal	Yr
	Information regarding <u>any</u> lawsuit you are in <u>now</u> or have been a party to within the <u>last</u> year:			
40	Name and location of court		Disposition	
41	Case title	Case #	Defendant or Plaintiff?	
	List all property seized, attached or garnished within the last year:			
42	Description	To whom	Date	Value \$
	Information related to payments for debt counseling or bankruptcy within the <u>last</u> year:			
43	Name	Address	Amount \$	
	Information regarding any property repossessed, foreclosed or returned by you, within the last year:			
44	Description of property			
45	Name of reposessor	Address	Phone	
If additional space is needed, number and insert below.				

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

	List property assigned or held by a receiver within the last <u>120</u> days prior to filing:			
46	Property description	Receiver	Value \$	
	List property held for another person:			
47	Property description	Location	Value \$	
48	Owner	Address		
49	Support or assistance for your dependents who do <u>not</u> live with you		Monthly amount \$	
50	Spousal support payments made to: Name		Phone	
51	Address	SS#	Amount \$	
52	Child support payments made to: Name		Phone	
53	Address	Child's Name	Child's SS# Amount \$	
	Monthly Expenses <i>(List <u>both</u> Debtor and Spouse expenses separately if filing a Single Petition or Joint Petition and you have <u>separate</u> households; list all expenses under Debtor if you are sharing <u>one</u> household)</i>		Debtor	Spouse
54	Rent or home mortgage payment (include lot rental for mobile home)		\$	\$
55	Property Taxes (if not included in mortgage)		\$	\$
56	Property Insurance (if not included in mortgage)		\$	\$
57	Utilities:	Electricity	\$	\$
58		Heating fuel	\$	\$
59		Water and sewer	\$	\$
60		Telephone	\$	\$
61	Miscellaneous	Trash	\$	\$
62		Cable	\$	\$
63		Security	\$	\$
64		Other	\$	\$
65	Home Maintenance (repairs and upkeep)		\$	\$
66	Food		\$	\$
67	Clothing		\$	\$
68	Laundry and dry cleaning		\$	\$
69	Medical and dental expenses		\$	\$
70	Transportation (not including car payments)		\$	\$
71	Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	\$
72	Charitable contributions		\$	\$

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

	Insurance (not deducted from wages or included in home mortgage payments):		
73	Homeowner's or renter's	\$	\$
74	Life	\$	\$
75	Health	\$	\$
76	Auto	\$	\$
77	Other	\$	\$
	Taxes (not deducted from wages or included in home mortgage payments):		
78	(Specify)	\$	\$
79	(Specify)	\$	\$
	Installment payments		
80	Auto	\$	\$
81	Other	\$	\$
82	Other	\$	\$
83	TOTAL MONTHLY EXPENSES	\$	\$
	Information about your employment (Debtor) [Attach copies of the pay stubs for last 60 days]		
84	Employer's name	Occupation	
85	Employer's address	Length employed	
	Information about spouse's employment (Spouse) [Attach copies of the pay stubs for last 60 days]		
86	Employer's name	Occupation	
87	Employer's address	Length employed	
88	Current gross monthly wages, salary and commissions (pro rate if not paid monthly)	Debtor \$	Spouse \$
89	Estimated monthly overtime	\$	\$
90	SUBTOTAL	\$	\$
	Less payroll deductions		
91	Payroll taxes and Social Security	\$	\$
92	Insurance	\$	\$
93	Union dues	\$	\$
94	Other (specify)	\$	\$
95	Other (specify)	\$	\$

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)					
96	SUBTOTAL OF PAYROLL DEDUCTIONS			\$	\$
97	Total Net Monthly Take Home Pay (Subtract deductions from gross income)			\$	\$
98	Regular income from operation of business or profession or farm (attach detailed statement)			\$	\$
99	Income from real property			\$	\$
100	Interest and dividends			\$	\$
101	Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above			\$	\$
102	Social Security or other government assistance (specify)			\$	\$
103	Pension or retirement income			\$	\$
104	Other monthly income (specify)			\$	\$
105	TOTAL MONTHLY INCOME			\$	\$
106	TOTAL COMBINED MONTHLY INCOME			\$	
107	Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:				
Your income from your trade or profession during the <u>last</u> three (3) years: (Debtor)					
108	Current year to date \$	Prior year \$	Second prior year \$		
Spouse's income from their trade or profession during the <u>last</u> three (3) years (Spouse)					
109	Current year to date \$	Prior year \$	Second prior year \$		
110	If you are receiving Social Security benefits, date began receiving and amount		Date	Debtor \$	Spouse \$
111	If you are receiving disability benefits, date began receiving and amount		Date	Debtor \$	Spouse \$
112	If you are receiving retirement benefits, date began receiving and amount		Date	Debtor \$	Spouse \$
113	Do you have a Retirement plan through your employment? (Debtor)		Type	ID#	
114	Name of plan	Address		Value \$	
115	Does <u>Spouse</u> have a Retirement plan through their employment?		Type	ID#	
116	Name of plan	Address		Value \$	
117	Include all other income not already listed, within the <u>past</u> two (2) years (specify)			Debtor \$	Spouse \$

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

134	Furs and jewelry				
135	Firearms and sports, photographic, and other hobby equipment				
136	Interests in insurance policies. Name insurance company and surrender or refund value.				
137	Annuities. Itemize and name each issuer.				
138	Interests in IRA, ERISA, Keogh or other pension or profit sharing plans. Itemize.				
139	Stock and interests in incorporated and unincorporated businesses. Itemize				
140	Interests in partnerships or joint ventures. Itemize				
141	Government and corporate bonds and other negotiable and non-negotiable instruments.				
142	Accounts receivable				
143	Alimony, maintenance, support, and property settlements. Current or future. Explain.				
144	Other liquidated debts owed to debtor including tax refunds. Explain.				
145	Equitable or future interests, life estates and rights or powers exercisable for the debtor's benefit, other than those listed in Schedule of Real Property.				
146	Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
147	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims and rights of setoff. Explain.				
148	Patents, copyrights and other intellectual property. Explain.				
149	Licenses, franchises and other general intangibles. Explain				
150	Automobiles, trucks, trailers, and other vehicles and accessories				

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

151	Boats, motors, and accessories				
152	Aircraft and accessories				
153	Office equipment, furnishings, and supplies				
154	Machinery, fixtures, equipment and supplies used in business				
155	Inventory				
156	Animals				
157	Crops-growing or harvested. Explain				
158	Farming equipment and implements				
159	Farm supplies, chemicals, and feed				
160	Other personal property of any kind not already listed. Itemize.				

If additional space is needed, number and insert below.

161	Property Claimed as Exempt under <input type="checkbox"/> 11 U.S.C. § 522(b)(1) <input type="checkbox"/> 11 U.S.C. § 522(b)(2) or Other _____			
162	Description of property (Indicate Husband's or Wife's)	Law Providing Exemption A= 11 U.S.C. § 522(b)(1) B= 11 U.S.C. § 522(b)(2) C= other _____	Value of Exemption	Current market value without deducting exemptions
163				
164				
165				
166				
167				
168				
169				
170				
171				
172				

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

List All <u>Secured</u> Creditors							
173	Creditor's Name and <u>Full</u> Mailing Address and <u>Account</u> No.	Co-debtor H, W, J, C	Description of <u>Secured</u> property, nature of lien, date of lien, value of property subject to lien	Return, Surrender or Redeem	Contingent, Unliquidated or Disputed	Amount of claim without deducting value of collateral	Unsecured Portion
174							
175							
176							
177							
178							

If additional space is needed, number and insert below.

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

List All Creditors Holding Unsecured Priority Claims

179	Creditor's Name and <u>Full</u> Mailing Address and <u>Account Number</u>	Co-debtor	H,W,J,C	Date Claim Was Incurred and Consideration For Claim	CUD	Type of Priority Claim	Total Amount of Claim	Amount Entitled To Priority
180								
181								
182								
183								
184								
185								

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

List All Creditors Holding Unsecured Non-priority Claims

186	Creditor's Name and <u>Full</u> Mailing Address and <u>Account No.</u>	Co-debtor	H, W, J, C	Date Claim Incurred and Consideration for Claim	CUD	Amount of Claim \$
187						
188						
189						
190						
191						
192						

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

193					
194					
195					
196					
197					
198					
199	<p>IF MORE SPACE IS NEEDED TO LIST UNSECURED NON-PRIORITY CREDITORS, CHECK HERE AND LIST ON ADDITIONAL SHEETS ATTACHED TO BACK OF THIS WORKBOOK <input type="checkbox"/></p>				

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

Codebtor – List any person or entity, other than a spouse in a joint case, that is also liable on any listed debts.

200	Name and Address of Codebtor	Name and Address of Creditor
201		
202		
203		
204		

Describe all executory contracts and all unexpired leases of real property, including timeshares.

205	Name and Full Mailing Address of other parties to lease or contract	Description of contract or lease and nature of debtor's interest	Type of Interest*

If additional space is needed, number and insert below.

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

List of ALL Other Creditors Not Already Listed

206	Full Name, Address and Account # of Original Creditor	For what do you owe this debt? (credit card, mortgage, medical, etc.)	Date of last charge	Amount Owing \$	If turned over to collection agency, full name and address of agency or attorney
207					
208					
209					
210					
211					
212					

213 If you (or your spouse, if filing jointly) have operated a business yourself within the past two (2) years:

214	Name of Company	Location			
215	Nature	Beginning date	Ending date		
216	Location of any principal assets of the business				
217	Location of other property				
218	Bookkeepers for past six years				

Bankruptcy Chapter 7 & 13 (Continued)			
219	Auditors for past two years		
220	Present possessor of records		
221	List banks and other recipients of financial statements for past two years:	Date	
222	Recipient	Address	
223	List last two inventories taken of your property	Dates	
224	Person taking inventory	Total dollar amount (cost, etc.) \$	
225	Person(s) with inventory records	Address	
226	Current partners, etc.	Address	
227	Former partners, etc., within the past year		
228	Address		
229	Does your spouse, business partner or affiliate business have a <u>pending</u> bankruptcy <u>anywhere</u> ?		
230	No	If Yes: Name of Debtor	
231	Location of case	File Number	
232	Have you given any gifts or charitable contributions within the past year?		
233	Recipient	Address	Relationship
234	Property	Value \$	
235	List all losses from fire, theft or other casualty or gambling within the past year:	Date of loss	
236	Property	Circumstances	Insurance?
237	List all other property transferred within the past year (other than property transferred in the ordinary course of business)		
238	Transferee	Address	Relationship
239	Property	Date	Value \$
240	List all financial accounts and instruments closed, sold or otherwise transferred within the past year:		
241	Institution	Address	
242	Type and number of account	Final balance \$	
243	List each safe deposit or other box or depository where you have or had securities, cash or other valuables within the past year:		
244	Bank or depository	Address	Date of transfer
245	Name of those with access	Address	
246	Description of contents		

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

260 **MEANS TEST CALCULATION**

261 Are you or your spouse a disabled veteran whose indebtedness occurred primarily during a period in which you were on active duty or while you were performing a homeland defense activity?
 YES (husband) YES (wife) NO (husband) NO (wife)

Check only one box that applies and complete the appropriate Column(s), as directed:
 A. Unmarried (Complete only Column A “Debtor’s Income”);
 B. Married, not filing this bankruptcy jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: “My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of the Bankruptcy Code (Complete only Column A “Debtor’s Income”)
 262 C. Married, not filing this bankruptcy jointly, without the declaration of separation households set out in 262 (B), above (Complete both Column A “Debtor’s Income” and Column B “Spouse’s Income”).
 D. Married, filing this bankruptcy jointly (Complete both Column A “Debtor’s Income” and Column B “Spouse’s Income”).
 All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line:

	Column A “Debtor’s Income”	Column B “Spouse’s Income”
Gross wages, salary, tips, bonuses, overtime, commissions.	\$	\$
Income from the operation of a business, profession or farm. Subtract Line ‘b’ from line ‘a’ and enter the difference in Column A and/or Column B: a. Gross receipts = \$ _____ b. Ordinary and necessary business expenses = \$ _____ c. Business income (Subtract Line b from Line a) =	\$	\$
263 Rent and other real property income. Subtract Line ‘b’ from Line ‘a’ and enter the difference in Column A and or Column B: a. Gross receipts = \$ _____ b. Ordinary and necessary operating expenses = \$ _____ c. Rental income (Subtract Line b from Line a) =	\$	\$
Interest, dividends and royalties	\$	\$
Pension and retirement income	\$	\$
Regular contributions to the household expenses of the debtor or the debtor’s dependents, including child or spousal support (do not include contributions from the debtor’s spouse if Column B is completed).	\$	\$

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)

	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. If your Unemployment Compensation was a benefit under the Social Security Act, check here <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse	\$	\$
264a	Income from all other sources (do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism) Specify Source: a) _____ \$ _____ b) _____ \$ _____ c) _____ \$ _____	(Total of a, b, and c) \$	(Total of a, b, and c) \$
264b	Add all the lines in Column A, and, if Column B is completed, add all the lines in Column B.	Total of Column A \$	Total of Column B \$
265	Total of Column A <i>and</i> Column B =	\$ = Total Current Monthly Income	
266	Multiply line 265; 'Total Current Monthly Income', x 12 = \$ _____ (Annualized Current Monthly Income)		
267	Enter the median family income for your state and household size: \$ _____ [California : 1 Earner = \$43,436; 2 People = \$55,320; 3 People = \$61,655; 4 People = \$70,626; and for each individual in excess of 4, add \$6,300] <i>(For states other than California, leave blank, or find this information at: www.usdoj.gov/ust/)</i> Debtor's state of residence: _____ Debtor's household size: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other:		
268	If the amount on Line 266 is <u>less</u> than or <u>equal</u> to the amount on Line 267, you qualify to file bankruptcy under Chapter 7. Continue with Line 269. <i>(If the amount on Line 266 is <u>more</u> than the amount on Line 267, complete the entire MEANS TEST CALCULATION found at Appendix "A").</i>		
269	Within 6 months <i>before</i> a bankruptcy can be filed, a mandatory <u>credit counseling session</u> must be completed with an approved Department of Justice agency (This can be done in person, by phone or on the Internet). A certificate of credit counseling completion must be file along with the other Bankruptcy papers. Have you completed this counseling? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, is this 'certificate' <u>and</u> any 'debt repayment plan' developed through the counseling, attached? <input type="checkbox"/> YES <input type="checkbox"/> NO If NO, explain when this 'certificate' will be available: _____ <i>(For information about the mandatory credit counseling, see Appendix "B").</i>		
270	A bankruptcy debtor must provide a copy of the tax return or transcript for the most recent tax year, as well as tax returns filed during the case (including tax returns for prior years that had not been filed when the case began). Is a copy of your most recent tax return attached? <input type="checkbox"/> YES <input type="checkbox"/> NO If NO, when will it be available: _____		
271	Before a final Discharge can be issued, a second counseling session, known as a 'pre-discharge personal financial management course' must be completed with an approved credit counseling agency. <i>(For information about the pre-discharge personal financial counseling, see Appendix "B").</i>		
272	A bankruptcy debtor and spouse, if employed, must provide copies of their pay stubs for the 60-day period <u>prior</u> to filing. Copies of the Debtor's pay stubs for the prior 60 days are attached <input type="checkbox"/> YES <input type="checkbox"/> NO If NO, explain: _____ Copies of the Spouse's pay stubs for the prior 60 days are attached <input type="checkbox"/> YES <input type="checkbox"/> NO If NO, explain: _____		

Bankruptcy Chapter 7 & 13 Client Questionnaire (Continued)	
273	ADDITIONAL COMMENTS
ACKNOWLEDGEMENT and SIGNATURE	
274	Do you want us to file your Bankruptcy Petition? <input type="checkbox"/> YES <input type="checkbox"/> NO
275	Do you want us to make copies and conform the papers for filing? <input type="checkbox"/> YES <input type="checkbox"/> NO
276	<u>This Acknowledgement must be signed by the Debtor (and Joint Debtor if applicable)</u>
<p>I (We), acknowledge that the information provided by me in this Workbook is true and accurate to the best of my knowledge. I further acknowledge that I am going to do my own Bankruptcy and want the SELF-HELP Bankruptcy Assistance Service to assist me by performing certain document preparation services, according to my instructions. I will be solely responsible for the information contained in these documents and will have the opportunity to review the completed documents before they are filed. I understand that the SELF-HELP Bankruptcy Assistance Service does <u>not</u> render legal advice or legal services and is acting solely at my direction and pursuant to my decisions. I further understand that I have the right to handle my own legal matters and act as my own attorney, but that the advice of an attorney may be necessary. The SELF-HELP Bankruptcy Assistance Service encourages attorney participation and will provide a list of attorney referrals, at my request.</p> <p>I hereby relieve the SELF-HELP Bankruptcy Assistance Service from any liability whatsoever, regarding this bankruptcy matter, and agree to hold them harmless from any damages I may suffer and understand that my sole relief is limited to the return of any fee paid for the preparation of these documents.</p>	
Signature (Debtor)	
Date	
Print name (Debtor)	
Signature (Joint Debtor)	
Date	
Print name (Joint Debtor)	
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