

GUIDELINES FOR NEW CHAPTER 7 CASES

1. Do not talk to creditors. Please remember you are paying your attorney a fee to do this for you. If someone calls you about a bill, advise the caller to call our office at [_____phone number] to talk about your Chapter 7 filing.
2. You **MUST** attend a meeting of creditors which will be scheduled approximately 30 to 40 days from the date your case is filed. If you have not received notice of this meeting within 2 weeks of the filing date, or if you have received this notice but do not understand it, please call our office. **BRING YOUR [BRIGHT COLOR] ENVELOPE AND ITS CONTENTS WITH YOU TO COURT.** Please be at court at least 30 minutes early. Your attorney will meet you at the courtroom. It is virtually impossible to reschedule a meeting of creditors, and unless a true emergency comes up, you must be present and ready to go forward at the meeting. Your failure to appear may result in dismissal of your case. If you are late, the Trustee will likely not let you present your case and it must be rescheduled, resulting in additional time off work and attorney fees, so please make every effort to arrive early.

We recommend the parking [provide information about the best parking options and how to most easily enter wherever the meetings of creditors are held].

3. **BRING GOVERNMENT ISSUED PHOTO IDENTIFICATION TO COURT WITH AND SOCIAL SECURITY NUMBER.** This is a requirement for presentation of your case. The Chapter 7 Trustee is required to verify your identity as a part of your bankruptcy case. If you do not provide this documentation, the Trustee is required to reschedule your meeting of creditors.
4. Physical damage auto insurance is required even if you are not reaffirming (keeping) your car in your Chapter 7 case. You must mail or fax proof of physical damage insurance on your vehicle(s) to _____ [INSERT FAX NUMBER]. This consists of a binder (a document signed by your agent which binds the company to cover you in the event of a loss) or the declarations page from your auto insurance policy. We need this before court, if possible. You must bring these documents to court unless you provide them to us in advance.
5. **FINANCIAL MANAGEMENT COURSE:** Every person who files a Chapter 7 bankruptcy case must complete a "financial management course" and file a certificate with the court that the course has been successfully completed within 45 days of your creditors meeting. If you have access to the internet, and a computer with speakers or sound card, you can take this financial management course on-line. [Insert information about courses your firm offers]. You must pay

any fees associated with this course directly to the course provider. You must complete the course in order to receive your bankruptcy discharge. If you have any questions about the financial management course, please call or e-mail our office.

6. You must list all creditors that you owe in your bankruptcy case. This includes family members, friends, credit unions, and anyone else. You must tell us about all your assets, as well, and answer completely all questions about your financial affairs. Remember, you will have to swear under penalty of perjury that these answers true and correct to the best of your ability. If you have intentionally failed to disclose something in your petition, there is the possibility of sanctions (monetary fines) against you, including dismissal of your case and even criminal prosecution. Please review your petition carefully, as you must swear to the accuracy of the information in it at your meeting of creditors.

7. Until the trustee abandons your assets and you receive your discharge, you may not buy, sell, trade, or give away any property without permission from the panel trustee and the court.

8. If you move, change jobs, need to change your statements and schedules, have a change in marital status, forgot to tell us information, have questions about your case, or have questions relating to your financial well-being, please contact our office.

9. You agree to read this handout, all other handouts provided to you and all mail sent to you about your case.

My attorney has gone over the above with me, and I understand what is expected of me.

Client: _____

Client: _____