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Bankruptcy Documents Checklist

Bankruptcy requires complete and accurate disclosure under penalty of perjury. Gathering documents first makes the means test and the schedules much easier.

Name: _____ Date: _____ Case/claim no.: _____

Identity and counseling

- [ ] Government-issued photo ID
- [ ] Proof of Social Security number
- [ ] Credit counseling certificate from an approved provider

Income

- [ ] Pay stubs and other income records for the last 6 months
- [ ] Federal and state tax returns, usually the last 2 to 4 years
- [ ] Records of benefits, support, rental or business income

Debts

- [ ] Credit card statements
- [ ] Medical bills
- [ ] Personal, payday, auto and student loans
- [ ] Mortgage statements
- [ ] Collection letters and lawsuits
- [ ] Back taxes, child support or alimony owed

Assets

- [ ] Bank statements
- [ ] Retirement account statements
- [ ] Real estate deeds and recent value estimates
- [ ] Vehicle titles and loan payoff amounts
- [ ] List of household goods and valuables
- [ ] Money owed to you, including tax refunds

Expenses and history

- [ ] Monthly budget: housing, utilities, food, transportation, insurance
- [ ] Payments made to creditors in the last 90 days, and to relatives in the last year
- [ ] Property sold or given away in the last 2 years

Tips

- List every creditor, including friends and family; unlisted debts can cause problems.
- Do not run up new debt or transfer property before filing.

Official resources

United States Courts: Chapter 7 bankruptcy basics
https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/chapter-7-bankruptcy-basics

United States Courts: Chapter 13 bankruptcy basics
https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/chapter-13-bankruptcy-basics

U.S. Trustee Program: Credit counseling and debtor education
https://www.justice.gov/ust/credit-counseling-debtor-education-information

United States Courts: Filing without an attorney
https://www.uscourts.gov/services-forms/bankruptcy/filing-without-attorney

Notes