

**CLIENT CHECKLIST**  
**PRE- AND POST-FILING**

**Before filing your Petition, I need you to:**

- \_\_\_\_\_ Complete and return everything referenced in my letter as soon as possible. Upon receipt of those documents we will contact you to set up our next meeting. These documents include:
  - \_\_\_\_\_ bankruptcy questionnaire;
  - \_\_\_\_\_ last-filed Tax Returns (Federal and State, including W-2's);
  - \_\_\_\_\_ pay stubs for the six months leading up to the filing month for both spouses (if married, even if only one spouse is filing).
  
- \_\_\_\_\_ Complete and Return a Certificate of Credit Counseling (attend 1-hour credit counseling session and obtain completed certificate. A list of places where you can take this course will be sent to you after you return the questionnaire. This class should be taken closer to your filing date).
  
- \_\_\_\_\_ Complete the Installment Payment.
  
- \_\_\_\_\_ Sign Bankruptcy Petition, Schedules and Statements (this will be done at one of our future meetings).
  
- \_\_\_\_\_ Reminder: your bank accounts, cash holdings, and non-retirement stocks, bonds, mutual funds and CDs must be below \$1,000 total (\$2,000 if filing jointly with a spouse) on the date of filing. You can have more than this amount prior to filing, and more than this the day after filing (for instance, if you get paid wages the day after filing), but as of the date of filing, you can only protect \$1,000 per debtor as exempt.

**After filing your Petition, you need to:**

- \_\_\_\_\_ Obtain date-of-bankruptcy-filing balances to all deposit accounts (bank, brokerage accounts) from monthly statement, online, or at bank. (These need to be presented to the trustee either before, or at your 341 Meeting of Creditors).
  
- \_\_\_\_\_ Complete Personal Financial Management Class and return the Certificate to me (or have it e-mailed to [hclose@beecherlaw.com](mailto:hclose@beecherlaw.com)).
  
- \_\_\_\_\_ Sign and return all Reaffirmation Agreements I send to you (or indicate that you will surrender the asset and not reaffirm).
  
- \_\_\_\_\_ Attend §341 Meeting of Creditors at time and location specified in the notice I send you, and bring photo I.D., proof of SSN, and bank statements to that meeting.