

Steps For a Typical Chapter 7 Bankruptcy Case

1. Initial consultation where we go over your eligibility, questions you may have, issues I may see, and documents needed.
2. You must complete a pre-filing credit counseling course.
 - a. Go to the web address <https://bit.ly/3kPKoNW>
 - b. Remember the course is a hoop. None of the information you give them is used in the case I prepare for you. Just guess or estimate if unsure of what to put down.
3. Work on schedules and statements.
 - a. The schedules and statements are designed to tell a story about you overall financial condition.
 - b. We generally work on this with an interview or series of interviews done in person or via Zoom.
4. File the case after review of paperwork and proper signatures.
5. You must complete a 2nd course in Personal Financial Management.
 - a. Go to the web address <https://bit.ly/34RclPI>
 - b. Similar to the first course in the fact that I just need the completed certificate (can't really mess it up)
6. Attend the 341 meeting (aka as a meeting of creditors). Also refer to the document covering typical Chapter 7 questions.
7. Follow up with possible missing creditors, complete reaffirmation agreement(s), additional documents requested, etc.
8. Discharge is generated about 100 days from the case filing (that means you are done).

