

**Client Questionnaire**  
**Section 1 - Basic Information**

**Part A. Name and Address**

Name: \_\_\_\_\_

Have you used any other names in the past eight years?  No  Yes

***If yes, please list other names used:***

Telephone Numbers\Email address:

Home: \_\_\_\_\_

Work: \_\_\_\_\_

Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Have you lived at this address for at least 180 days?  No  Yes

If you have a different mailing address, please list:

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

**Part B. Name and Address of Spouse**

If you are filing jointly with your spouse, fill in the following information about your spouse:

Name: \_\_\_\_\_

Has your spouse used any other names in the past eight years?  No  Yes

***If yes, please list other names used:***

Telephone Numbers\Email address:

Home: \_\_\_\_\_

Work: \_\_\_\_\_

Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Driver's License Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ State: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Address: *(enter only if different address)* \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

If your spouse has a different mailing address, please list:

Mailing Address: *(enter only if different address)* \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

**Part C. Prior and/or Pending Bankruptcy Cases**

Have you filed a bankruptcy case in the last 8 years?  No  Yes

**If yes**, in which district of which state was the case filed? \_\_\_\_\_

Case Number: \_\_\_\_\_

Date Filed: \_\_\_\_\_

## CURRENT MONTHLY INCOME

The column labeled "Spouse" must be completed in all cases. Do not state the name of any minor child. Attach additional sheets if needed.

Client's Marital Status: \_\_\_\_\_

Dependents of Client and Spouse

Relationship: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Age: \_\_\_\_\_

Relationship: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Age: \_\_\_\_\_

Relationship: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Age: \_\_\_\_\_

**Employment:**

**Client**

**Spouse:**

Name of Employer \_\_\_\_\_

\_\_\_\_\_

Occupation \_\_\_\_\_

\_\_\_\_\_

How long employed \_\_\_\_\_

\_\_\_\_\_

Address of Employer \_\_\_\_\_

\_\_\_\_\_

INCOME: (Estimate of average monthly income)

Client

Spouse

1. Current monthly gross wages, salary, and commissions  
(Prorate if not paid monthly)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

2. Estimate monthly overtime

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3. **SUBTOTAL**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

4. **LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and social security

\$ \_\_\_\_\_ \$ \_\_\_\_\_

b. Insurance

\$ \_\_\_\_\_ \$ \_\_\_\_\_

c. Union dues

\$ \_\_\_\_\_ \$ \_\_\_\_\_

d. Other (Specify) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. **SUBTOTAL OF PAYROLL DEDUCTIONS**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

6. **TOTAL NET MONTHLY TAKE HOME PAY**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

7. Regular income from operation of business or profession or farm.

\$ \_\_\_\_\_ \$ \_\_\_\_\_

8. Income from real property

\$ \_\_\_\_\_ \$ \_\_\_\_\_

9. Interest and dividends

\$ \_\_\_\_\_ \$ \_\_\_\_\_

10. Alimony, maintenance or support payments payable to the debtor  
for the debtor's us or that of dependents listed above.

\$ \_\_\_\_\_ \$ \_\_\_\_\_

11. Social security or government assistance

(Specify) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

12. Pension or retirement income

\$ \_\_\_\_\_ \$ \_\_\_\_\_

13. Other monthly income

(Specify): \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

14. **SUBTOTAL OF LINES 7 THROUGH 13**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

15. **TOTAL MONTHLY INCOME** (add amounts shown on lines 6 and 14)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL COMBINED MONTHLY INCOME \$** \_\_\_\_\_

16. Describe any increase or decrease in income reasonably anticipated to occur within the next year:

\_\_\_\_\_  
\_\_\_\_\_

## CURRENT MONTHLY EXPENSES

### HOUSING

Mortgage/Rent \_\_\_\_\_  
2nd Mortgage \_\_\_\_\_  
Association fees \_\_\_\_\_  
Land or lot payment \_\_\_\_\_  
Property Tax *(if not escrowed)* \_\_\_\_\_  
Electric \_\_\_\_\_  
Gas \_\_\_\_\_  
Water/Sewer \_\_\_\_\_  
Telephone/Cell/Pager \_\_\_\_\_  
Cable \_\_\_\_\_  
Home Maintenance/Security System \_\_\_\_\_  
Computer/Online \_\_\_\_\_  
Garbage service \_\_\_\_\_  
Fire Dues \_\_\_\_\_  
Homeowners Insurance *(if not escrowed)* \_\_\_\_\_  
Pest Control/Termite Bond \_\_\_\_\_

### FOOD

Groceries \_\_\_\_\_  
School lunches \_\_\_\_\_  
Food at Work \_\_\_\_\_  
Eating Out/Entertainment \_\_\_\_\_  
Other \_\_\_\_\_

### AUTOMOBILE

Car Payment #1 \_\_\_\_\_  
Car Payment #2 \_\_\_\_\_  
Gasoline \_\_\_\_\_  
Car Repairs/Maintenance \_\_\_\_\_  
Car Tag(s) (divide by 12) \_\_\_\_\_  
Bus/Taxi/Parking \_\_\_\_\_  
Auto Insurance (Monthly) \_\_\_\_\_

### PERSONAL

Personal Items/Toiletries \_\_\_\_\_  
Barber/Beauty Shop \_\_\_\_\_  
Allowance for Children \_\_\_\_\_  
Child Care \_\_\_\_\_  
Child Support *(if not payroll deducted)* \_\_\_\_\_  
Alimony \_\_\_\_\_  
Tobacco/Alcohol \_\_\_\_\_  
Clothing \_\_\_\_\_  
Dry Cleaning/Laundry \_\_\_\_\_

### MEDICAL

Doctor Visits *(average per month)* \_\_\_\_\_  
Medication *(monthly)* \_\_\_\_\_  
Dentist *(average per month\*)* \_\_\_\_\_

### INSURANCE

Life *(if not payroll deducted)* \_\_\_\_\_  
Health *(if not payroll deducted)* \_\_\_\_\_

### EDUCATION

Tuition/School Fees \_\_\_\_\_  
School Books/Supplies \_\_\_\_\_

### GIFTS & DONATIONS

Church Donation/Charities \_\_\_\_\_

### ENTERTAINMENT

Movies/Video Rentals \_\_\_\_\_  
Books/Magazines/CDs \_\_\_\_\_

Pet Supplies/Vet Bills *(average per month\*)* \_\_\_\_\_

Fee on Checking Account \_\_\_\_\_





Need for bankruptcy:

1. Last 2 tax returns (full returns).
2. Last 6 months of pay stubs.
3. Last 2 months of bank statements.
4. List of bills or a copy of the bills. (Names, addresses & amount owing)
5. Picture ID and Social Security card.

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Chapter 7:

\$545.00 attorney fees  
\$335.00 court costs  
\$50.00 credit counseling & debtor education fees

Total of \$930.00 to get it filed

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Chapter 13:

\$310.00 court costs  
\$50.00 credit counseling & debtor education  
\$200.00 attorney fees (additional \$3200.00 in plan, paid by trustee over the life of the plan)

Total: \$560.00 in order to file

The 1<sup>st</sup> chapter 13 plan payment is due within 30 days of filing the bankruptcy.

I or We acknowledge that the firm is not allowed to accept a credit card payment for attorney's fees from a debtor/bankruptcy client who intends to list such payment of fees on a credit card as a debt in a bankruptcy proceeding.

\_\_\_\_\_  
Signed

Date \_\_\_\_\_

\_\_\_\_\_  
Signed

Date \_\_\_\_\_

## **BANKRUPTCY INFORMATION SHEET**

**BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.**

### **WHEN YOU FILE BANKRUPTCY**

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 – Like chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

### **WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?**

One of the reasons people file bankruptcy is to get a “discharge.” A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for–

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do

something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

### **WHAT IS A REAFFIRMATION AGREEMENT?**

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements—

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

**IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.**



## **Disclosure Pursuant to 11 U.S.C. §527(a)(2)**

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE  
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION  
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, and in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.