

## **BANKRUPTCY CHECKLIST**

[check all that apply]

**An individual debtor has the right to represent himself or herself, but there are some situations that can create problems that you may not understand without the help of a lawyer.**

- I expect a tax refund of \$4000 or more
- I have equity in my home (the value of my home is worth more than the mortgage(s) and unpaid taxes)
- I am currently involved in a lawsuit, either being sued or suing someone else
- I have a reason to sue another person, business or company (Ex.: malpractice, personal injury, money owed)
- I have a judgment against me.
- I have a pending employment or EEOC claim
- I have a workers' compensation claim
- I am facing foreclosure of my home
- I am entitled to receive an insurance payment
- I am facing fines from local or state entities
- I am filing (or already filed) a Chapter 13 case
- There is a lien on my driver's license or my license has been suspended
- I have outstanding student loans
- I had tax obligations assessed against me or I owe taxes to the IRS
- I am over 2 months behind in my car payments
- I had a garnishment filed against me
- I own real property (not including my home)
- I rent out part of my house or run a business out of a part of my house
- I own property with someone other than my spouse

- My name is on the deed of someone else's property or on the title of someone else's car or truck
- I expect an inheritance within six months of filing (or within 5 years of filing if a Chapter 13 case)
- I already filed for bankruptcy and received a Rule 2004 notice
- I have personal property worth more than \$5000
- I've owned a business within the last 12 months
- I have or own an interest in a partnership, corporation or trust
- I owe past-due child support or alimony
- I have a limited understanding of English
- I transferred an automobile, truck, boat, personal watercraft within the last 4 years
- I removed my name from a bank account in the last 4 years
- I own real estate somewhere else in the world

**IF YOU CHECKED ONE OR MORE SPACES, YOU MAY HAVE LEGAL ISSUES THAT WILL BE DIFFICULT, IF NOT IMPOSSIBLE, TO RESOLVE WITHOUT THE HELP OF AN ATTORNEY. A MISTAKE COULD CAUSE YOU TO LOSE PROPERTY OR YOUR BANKRUPTCY DISCHARGE.**