

CONSUMER BANKRUPTCY ASSISTANCE PROJECT

CHAPTER 7 BANKRUPTCY PROCEDURE

Meeting 1: First interview:

DATE: _____

We will go over all debts including credit card bills, medical bills, utility/phone bills, mortgages, car loans, judgments, etc. We will also go over all current income and current monthly expenses.

Things to bring: -All bills and letters from creditors and collection agencies (not only the bills you are worried about).

-8 weeks of recent pay stubs if employed.

-Award letters if receiving social security benefits.

-Proof of income if receiving public assistance, foods stamps, pensions, etc.

-Most recent tax returns.

-Current bank statements.

-Photo ID and Social Security Card.

-(A credit report will be obtained at the interview)

Meeting 2: Credit Counseling Session:

DATE: _____

This is a one-on-one counseling session with *Consumer Credit Counseling of Delaware Valley* required by the court. **After your first interview**, you must call (215) 563-5665 to make an appointment. This service is free and can also be completed over the phone.

Meeting 3: Signing of Bankruptcy Documents:

DATE: _____

We will look over the formal bankruptcy documents and make sure that all the information from your first interview is correct and accurate. If everything is in order, you will sign the documents making them official. The documents will then be filed with the court.

Things to bring: -Photo ID and Social Security Card

-All pay stubs and bank statements obtained since the preliminary interview.

-The official Credit Counseling Certificate obtained from *Consumer Credit Counseling of Delaware Valley*.

Meeting 4: Financial Management Course after Bankruptcy:

DATE: _____

This group class is required by the court and must be completed within 45 days of filing your bankruptcy documents. **After you receive your case number in the mail from our office**, you must call *Consumer Credit Counseling of Delaware Valley* immediately (215- 563-5665) to sign up for a class. You must bring your case number and your photo ID to the class.

Meeting 5: Meeting of Creditors:

DATE: _____

You will receive a letter in the mail explaining exactly when and where to go for your Meeting of Creditors. This meeting is held in the federal building located at 833 Chestnut St. This meeting is not in a courtroom or in front of a judge, but simply in an office with a trustee of the court. A lawyer from our office will be with you at this meeting. Although there is certainly no need to worry about this meeting, it is perhaps the most important step of the bankruptcy process.

Things to bring: -Photo ID and Social Security Card.

-All recent pay stubs and bank statements.

-Proof of income if unemployed.