



For many individuals struggling with credit cards, medical, and other debt, filing bankruptcy is a means to gaining a fresh start. While it relieves consumers, the bankruptcy process can be confusing, frustrating, and scary. To be successful, consumers must meet specific requirements and submit certain documents. The City Bar Justice Center's pro bono scholar, Faron Stalker, shares some helpful tips to help individuals considering bankruptcy prepare for a meeting with a bankruptcy attorney.



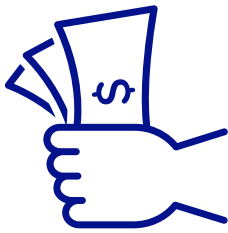
### KEEP RECORDS OF ALL OF YOUR DEBTS

- One of the first things you should do is keep records of all your debts, including credit cards, personal loans, car loans, and mortgages so that you can provide your bankruptcy attorney with the most recent statement for all your debts.
- You should also collect any legal papers, such as summons, complaints, judgments, and garnishment orders.



### GATHER DOCUMENTATION OF YOUR INCOME

- If you are employed, you will need to have paystubs for the past 6 months.
- If you receive any Social Security, unemployment benefits, or other forms of public assistance, your bankruptcy attorney will need a copy of your current award letter.
- Consider any other income you receive, such as retirement income, business income, child support, and assistance from a family member or friend, and gather documentation of the amount of income received from each source.
- Finally, have your state and federal tax returns for the previous two years ready.



### TRACK YOUR EXPENSES

- Prior to meeting a bankruptcy attorney, it's crucial to have a detailed record of your monthly expenses, including mortgage or rent, transportation, childcare, and other living costs.
- Utilize this [spending tracker](#) to keep track of expenses. Reviewing receipts and monthly bank statements will help in identifying your monthly expenditures.



### REQUEST YOUR FREE CREDIT REPORTS

- You are entitled to a free credit report from each of the three nationwide consumer credit reporting agencies, Experian, Equifax, and Trans Union, every 12 months. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to download them right away or call (877) 322-8228 to receive the reports by mail.
- Your bankruptcy attorney will want the most up-to-date information possible, so it is best to request your credit reports as close as possible to the date you are scheduled to meet with your attorney.
- If you notice an error in your credit report, you have the right to notify the credit reporting agencies and request that the error be fixed.

The City Bar Justice Center's Consumer Bankruptcy Project advises New Yorkers struggling with consumer debt on their options and eligibility to file for bankruptcy relief. To get help from the Consumer Bankruptcy Project, call 212.626.7383.

This communication, written by Faron Stalker, the 2024 Pro Bono Scholar for the Consumer Bankruptcy Project, is for the general education and knowledge of our readers. Because all legal problems involve their own specific set of facts, this informational resource is not and should not be used as a substitute for independent legal advice. This informational resource also is not intended to create, and its receipt does not constitute, an attorney-client relationship. Please contact competent, independent legal counsel for an assessment of your particular legal concerns, or contact our Legal Hotline (212.626.7383 or <https://www.citybarjusticecenter.org/legal-hotline/>) to determine whether you qualify for assistance from the City Bar Justice Center.