GERANIOS LAW PLLC

EXPERIENCE • INTEGRITY • COMPASSION

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CLIENT INFORMATION WORKSHEET

Deciding whether to file bankruptcy brings up a lot of worry for most people. Before you spend more time worrying about what to do, fill out this worksheet and meet with me for a free consultation. You need to know all of your options before you can decide what is right for you. Bankruptcy is the best option for many people, but it is not right for every situation.

I have practiced law for over 31 years, the last 24 focused on helping Montana families through financial distress. I have stopped garnishments, removed judgment liens from homes, halted foreclosures, ended creditor harassment, and sued creditors who stepped over the line.

The stress of foreclosure, garnishment, medical debt, and overwhelming credit card debt affects your sleep, your health, and your family. It is not a mark of failure. My approach is simple: small-firm personal service, attention to detail, and years of experience working toward the results you expect. My clients come from all walks of life: the struggling small-business owner, the single parent trying to get by, the family crushed by medical or credit card debt.

My job is to help you get out of debt and on to a fresh start. I will not take on a case unless I know I can do it right. I handle the technical and legal end, but you must provide a fair amount of information and documentation and respond promptly to my calls, emails, and letters. This worksheet is the starting point.

I offer reasonable fees and payment plan options, and I would count it a privilege to visit with you in a relaxed, confidential setting and give you the straight scoop on the pros and cons of bankruptcy as they apply to you.

Plenty of well-known people have filed bankruptcy and gone on to succeed, among them musicians Tom Petty, Merle Haggard, Tammy Wynette, Jerry Lee Lewis, Marvin Gaye, Meat Loaf, Toni Braxton, and MC Hammer; broadcaster Larry King; actors Kim Basinger, Mickey Rooney, Burt Reynolds, and Gary Coleman; athletes Mike Tyson and Dorothy Hamill; and ketchup maker H.J. Heinz.

This worksheet is a working document between you and Geranios Law, PLLC. The accuracy of what you provide directly affects the quality of your case. If a question is unclear, do not guess. Ask me, and I will help you.

How to Fill Out This Worksheet

- **Answer every question.** Write “None” or “N/A” instead of leaving a space blank, so I know you did not skip it.
- **Estimates are fine.** If you do not know an exact figure, give your best estimate and write “est.” next to it.
- **Include your spouse.** If you are married, provide your spouse’s information, income, and expenses even if your spouse is not filing.
- **Ownership codes** used throughout: D = Debtor (you), S = Spouse, J = Joint (both of you), C = Community property.
- **Value** means what you could sell the item for today at a yard sale, online marketplace, or private sale. It is not what you paid or what it would cost to replace. For vehicles, use the Kelley Blue Book or N.A.D.A. private-party value, not trade-in.
- **Out of room?** Use the Continuation Sheet near the end of this worksheet, or attach your own pages. Label each entry with the section number (for example, “3B” or “5E”).
- **Filling out electronically?** Type directly into the boxes and click the checkboxes. If you print, write clearly in ink.
- **Business questions.** Section 4 asks about any business, self-employment, side work, or gig work in the last 4 years, including businesses you closed or sold. Answer it even if you think it does not apply.

You must sign in two places. Look for the shaded "SIGN HERE" boxes:
- Section 9: Declaration (after the financial history questions)
- Acknowledgment of Receipt (the last page), which covers Attachments B and C

If you are married and filing together, both spouses sign each box.

Checklist of Documents

Bring or send what you have. Do not delay the consultation gathering documents you do not have. If an item does not apply to you, skip it.

☐ **Pay stubs.** All pay stubs for you and your spouse for the 6 months before the month you intend to file.

☐ **Tax returns.** Complete federal and state returns for the last 2 years.

☐ **Other income.** Proof of investment income, dividends, rental income, public assistance, SNAP, unemployment, disability, Social Security, and pensions.

☐ **Bank and account statements.** The last 2 months for every checking, savings, money-market, brokerage, and cash-app account (PayPal, Venmo, Cash App, Zelle, etc.), preferably as PDFs. The trustee may ask for 6 months. You will also need a statement showing each balance on the day you file (see Section 3C).

☐ **Retirement accounts.** Most recent statement for any 401(k), IRA, pension, HSA, 529, or investment account.

☐ **Vehicle titles and loan statements.** Every title in your name (cars, trucks, motorcycles, trailers, campers, boats, ATVs, snowmobiles) and the most recent monthly statement from any lender.

☐ **Real property.** First two pages of the recorded deed of trust (mortgage) for each property, the most recent mortgage statement, and a recent appraisal or the current county tax assessment. If you have not recorded a homestead declaration, bring the legal description.

☐ **Homestead declaration.** A copy of the recorded declaration, if you have one.

☐ **Loan and security documents.** For anything that secures a debt (vehicles, equipment, financed furniture or electronics): any promissory note, security agreement, retail installment contract, or UCC-1 filing you have.

☐ **Life insurance.** Most recent statement for any term or whole life policy.

☐ **Divorce records.** If divorced or separated within the last 2 years, or if you still owe or are owed anything under a decree: the decree, any property settlement agreement, and any maintenance or child support order. If you pay child support, the name and address of the recipient.

☐ **Lawsuits you filed or could file.** Pleadings, orders, and judgments from the last 3 years, and information about any claim you have not yet filed.

☐ **Lawsuits, garnishments, or levies against you.** Summons, complaints, judgments, and garnishment or levy notices. Tell me immediately if you are served before or after filing.

☐ **Credit reports.** Free reports at annualcreditreport.com or 1-877-322-8228. Save them as PDFs; do not print them.

☐ **Recent bills and collection letters.** Recent statements or letters for your debts.

☐ **Insurance policies.** Declarations pages for all policies. Originals are fine. I will scan and return them.

Prefer not to print and scan?

☐ Yes. Please email me a secure link so I can upload documents electronically.

If checked, our office will send a secure upload link to the email address you list in Section 1. Uploaded documents go directly into your file and are not shared outside this office.

ID and Social Security Verification

Before the 341 meeting of creditors, every debtor must give the trustee (1) a copy of an original government-issued photo ID and (2) proof of a Social Security number or ITIN. Acceptable documents:

Acceptable photo ID	Acceptable SSN / ITIN documents
• Driver's license • U.S. government ID • State ID • Student ID • Passport or current visa (non-U.S. citizens) • Military ID • Resident alien card • Identity card issued by a national government authority	• Social Security card • Medical insurance card • Pay stub • W-2 form • IRS Form 1099 • Social Security Administration statement • ITIN (only if not eligible for an SSN)

Tax returns are not acceptable proof of a Social Security number.

Key Reminders

Confirmation of representation

Once you retain Geranios Law, PLLC, you may tell any creditor you are represented, and this office will confirm it on request. Many creditors stop collection when they learn this, but none are required to stop until your case is actually filed.

Bank accounts

If you have money at a bank or credit union where you also owe a debt, it may freeze the account and apply the balance to what you owe once it learns you intend to file. It is usually in your interest to move your funds and stop automatic deposits to that institution before telling it you intend to file. Money you withdraw is still your property and must be disclosed. Do not spend it on anything other than ordinary living expenses without talking to me first.

Tax refunds

The trustee will look at the refund you typically receive and may take all or part of it, depending on the amount and when you file. If you rely on refunds or the Earned Income Credit, discuss this with me so we can look at ways to reduce that exposure.

Montana homestead declaration

If you own or are buying a house or mobile home you live in, a recorded declaration of homestead protects your equity up to the statutory limit. The limit was $350,000 in 2021 and increases 4% every calendar year: $425,827 for 2026 and $442,659 for 2027. Mont. Code Ann. § 70-32-104. If you have not recorded a declaration, we can prepare one as part of the representation, plus the recording fee (typically $8 to $11).

Scope of this worksheet

This worksheet gathers information to evaluate your case. This firm does not commit to represent you until: (a) the worksheet is complete and all requested documents are supplied; (b) we have reviewed everything and agree to represent you; (c) a signed fee agreement is in place; and (d) any required retainer is paid.

1. Personal and Household Information

	Debtor (you)	Spouse (even if not filing)
Last, first, middle name		
Social Security number		
Date of birth		
Street address, city, state, ZIP		
Mailing address (if different)		
County of residence		
How long at this address?		
Other names used in the last 8 years (maiden, married, business or trade names)		
Cell phone		
Other phone (home or work)		
Email address		
Best way and time to reach you		

List every number and email you actually use, then tell us which to use first. The District of Montana assigns cases to a division (Billings, Butte, Great Falls, or Missoula) based on county of residence.

Marital status (check one)

☐ Not married (single, divorced, or widowed)

☐ Married, and my spouse is filing with me

☐ Married, my spouse is not filing, and we live in the same household

☐ Married, my spouse is not filing, and we live apart (legally separated, or living apart for another reason). Date you began living apart: _____

Marital status and household size affect the means test and your budget. Official Form 122A-1.

Household members and dependents

How many people live in your household, including you? _____

List everyone who lives with you, plus anyone you support who does not live with you.

Name	Age	Relationship to you	Lives with you? Y / N	Claimed on your taxes? Y / N	Pays toward household expenses? $/mo

Prior bankruptcy filings (you or your spouse, ever)

Where filed (state / district)	Case number	Chapter	Date filed	Discharge received? Y / N

Employment

	Debtor	Spouse
Occupation		
Employer name and address		
How long employed?		
How often are you paid? (weekly, every 2 weeks, twice a month, monthly)		
Self-employed or own a business? (if yes, complete Section 4)	☐ Yes ☐ No	☐ Yes ☐ No

How did you hear about this firm? ☐ Internet search ☐ Referral ☐ Directory ☐ Other: _____

2. Real Estate, Leases, and Contracts

Include your home, rental property, land, cabins, mobile homes on owned land, condos, and timeshares. Provide the first two pages of the recorded deed of trust for each. Use a continuation sheet for more than two properties.

Property 1

Full address	Intention: ☐ Keep ☐ Surrender (let it go back to the lender)	Current market value: $
Titled to: ☐ Debtor ☐ Spouse ☐ Joint ☐ Jointly with (name):	Homestead declaration recorded? ☐ Yes ☐ No ☐ Don't know	Use: ☐ Home ☐ Rental ☐ Land ☐ Other
1st mortgage: lender and payoff $	2nd mortgage / HELOC: lender and payoff $	Other liens (judgments, taxes, HOA): $
Monthly payment $ · Payments behind (#):	Amount behind, incl. fees: $	Statement and appraisal / tax assessment attached? ☐ Yes ☐ No

Property 2

Full address	Intention: ☐ Keep ☐ Surrender (let it go back to the lender)	Current market value: $
Titled to: ☐ Debtor ☐ Spouse ☐ Joint ☐ Jointly with (name):	Homestead declaration recorded? ☐ Yes ☐ No ☐ Don't know	Use: ☐ Home ☐ Rental ☐ Land ☐ Other
1st mortgage: lender and payoff $	2nd mortgage / HELOC: lender and payoff $	Other liens (judgments, taxes, HOA): $
Monthly payment $ · Payments behind (#):	Amount behind, incl. fees: $	Statement and appraisal / tax assessment attached? ☐ Yes ☐ No

Leases and executory contracts

Include vehicle leases, rental agreements, cell phone and service contracts, timeshares, real estate options, and ongoing employment or business contracts that are not fully performed.

Other party (name and address)	What it covers	End date	Payment $/mo	Keep or end?

3. Personal Property

List property of both spouses, wherever it is located, including items held by someone else for you. Value = what you could sell it for today, not what you paid. Ownership: D / S / J / C.

3A. Vehicles, trailers, watercraft, and recreational vehicles

Cars, trucks, motorcycles, trailers, campers and RVs, ATVs, side-by-sides, snowmobiles, boats and motors. Use private-party value. On a continuation sheet, note options that affect value and any needed repairs. Bring the title and most recent loan statement for each.

Year / make / model	Mileage	Date bought	Owner D/S/J	Lender (if any)	Payoff $	Value $	Keep / Surrender

Montana vehicle exemption: up to $4,000 of equity in one motor vehicle per debtor. Mont. Code Ann. § 25-13-609(2). Spouses filing together may be able to combine their exemptions in a vehicle they own jointly. We will review this with you.

3B. Household goods and personal effects

Give a total value for each category. The prompts are reminders, not a complete list. Then list any single item worth more than $500 in the Notable Items table below.

Category	Reminders	What you have (brief description)	Owner D/S/J	Total value $
Living room	*sofa, chairs, tables, entertainment center, lamps, rugs*			
Bedrooms (all)	*beds, dressers, nightstands, mirrors, lamps*			
Kitchen and dining	*stove, refrigerator, microwave, dishwasher, small appliances, cookware, dishes, table and chairs*			
Laundry and utility	*washer, dryer, freezer, vacuum*			
Garage, yard, and household tools	*lawn mower, snowblower, hand and power tools, garden equipment, ladders, generator*			
Linens and bathroom	*towels, bedding, window coverings*			
Electronics	*TVs, computers, laptops, tablets, phones, game consoles, cameras, stereo, smart devices*			
Home office	*desk, chair, printer, filing cabinets*			
Clothing (all household members)	*everyday clothing, outerwear, boots; list furs or designer items separately*			
Jewelry and watches	*wedding and engagement rings, watches, necklaces, bracelets, earrings, costume jewelry*			
Firearms and accessories	*list each firearm below: make, model, caliber; also optics, ammunition, safes, reloading gear*			
Sports, hunting, and recreation	*bikes, e-bikes, fishing and camping gear, skis and snowboards, golf clubs, exercise equipment, hunting gear*			
Musical instruments	*guitars, pianos, keyboards, amplifiers*			
Books, media, art, and décor	*books, pictures, paintings, prints, décor*			

Category	Reminders	What you have (brief description)	Owner D/S/J	Total value $
Collections and collectibles	*coins, bullion, cards, stamps, antiques, memorabilia, toys*			
Animals	*pets, horses, livestock, and feed*			
Other household items	*anything not listed above*			

Notable items: any single item worth more than $500

Description (make / model / serial no., if any)	Category	Owner D/S/J	Value $	Money owed on it? (lender and $)

Montana household goods exemption: up to $7,000 total per debtor in household furnishings and goods, appliances, jewelry, clothing, books, firearms and other sporting goods, animals, feed, crops, and musical instruments, but no more than $1,250 for any single item. Mont. Code Ann. § 25-13-609(1). An item worth more than $1,250 may be only partly protected even if your total is under $7,000, which is why the itemization matters.

3C. Cash and financial accounts

Type	Institution	Owner D/S/J	Last 4 digits	Balance today $
Cash on hand	n/a		n/a	
Checking				
Checking				
Savings				
Savings / CD / money market				
Brokerage or investment (non-retirement)				
Stocks or bonds held directly				
Cash apps (PayPal, Venmo, Cash App, etc.)				
Prepaid or reloadable cards				
Other				

Disclosure obligation: if you file, you must disclose every deposit, investment, and cash-app account you hold and provide a statement showing each balance on the date you file, not just the date you fill out this worksheet. 11 U.S.C. § 521(a)(1); Official Form 106A/B. List every account, even a small or inactive one.

3D. Retirement, education savings, and insurance

Type	Plan or company	Owner D/S/J	Value $	Loan against it? $
401(k) / 403(b) / 457				
IRA / Roth IRA				
Pension				
HSA				
529 plan / Coverdell (name the beneficiary)				
Annuity				
Life insurance ☐ Term ☐ Whole (name the beneficiary)			Cash value: $	
Other				

3E. Tools of the trade

Tools, equipment, professional books, and implements you personally use to earn a living (for example, a mechanic's tools, a contractor's equipment, a hairstylist's chair). Property owned by a business entity is reported separately.

Description	Owner D/S/J	Value $	Money owed on it? $

Montana exempts up to $4,500 total in tools of the trade per debtor. Mont. Code Ann. § 25-13-609(3).

3F. Money owed to you, claims, and inheritances

Type	Who owes it / describe	Owner D/S/J	Amount $
Tax refund you expect (federal and state, which year)			
Money anyone owes you (including loans to family or friends)			
Unpaid wages, commissions, or bonuses owed to you			
Child support or maintenance owed to you (past due)			
Security deposits (rent, utilities, other)			
Claims you could bring (injury, accident, employment, insurance, consumer, or any lawsuit)			
Interest in an estate or trust, or a life estate or future interest in property			
Other money or property you have a right to receive			

☐ Yes ☐ No Has anyone died in the last year, or is anyone in poor health, who has left or may leave you money or property, life insurance proceeds, or a share of an estate or trust? If yes, explain on a continuation sheet.

An inheritance, life insurance payout, or property settlement you become entitled to within 180 days after you file becomes part of your bankruptcy case. 11 U.S.C. § 541(a)(5).

3G. Digital assets

Type	Platform / description	Owner D/S/J	Value $
Cryptocurrency (exchange or wallet)			
NFTs or other digital collectibles			
Domain names, websites, online stores, monetized social media or video accounts			
Gift cards, airline miles, or rewards points with significant value			

3H. Other property

Type	Description and location	Owner D/S/J	Value $
Patents, copyrights, trademarks, royalties			
Licenses or franchises (liquor, professional, outfitter, etc.)			
Aircraft			
Farm equipment and implements			
Crops (growing or harvested), farm supplies, chemicals, feed			
Anything else of value not listed elsewhere			

4. Business Interests: Last 4 Years

The bankruptcy forms require disclosure of every business connection you or your spouse had in the 4 years before filing, including businesses that are closed, sold, inactive, or never made money. Official Form 107, Part 11. Side work and gig work count.

4A. Screening: within the last 4 years, have you or your spouse been any of the following?

Business connection	Debtor	Spouse
Sole proprietor or self-employed in a trade, profession, or other activity, full- or part-time (for example: contracting, consulting, rideshare or delivery driving, online selling, hair or nail services, trucking, outfitting, freelance work)	☐ Yes ☐ No	☐ Yes ☐ No
Member or manager of a limited liability company (LLC) or limited liability partnership (LLP)	☐ Yes ☐ No	☐ Yes ☐ No
Partner in a partnership (general or limited)	☐ Yes ☐ No	☐ Yes ☐ No
Officer, director, or managing executive of a corporation	☐ Yes ☐ No	☐ Yes ☐ No
Owner of at least 5% of the voting or equity securities of a corporation	☐ Yes ☐ No	☐ Yes ☐ No

If every answer is “No,” skip to Section 5. If any answer is “Yes,” list each business below. Our office will send you a short Business Supplement for the details.

Business name	Your role and ownership %	Dates (start to end)	Still operating? Y / N

5. Creditors

5A. Secured creditors

A secured debt has collateral (a house, vehicle, or other property) the creditor can foreclose on or repossess if payments stop. Bring the most recent loan statement for each and, if you have it, the note, security agreement, or UCC-1.

1. Creditor name and address	Collateral (property address, or year / make / model)	Intention: ☐ Keep ☐ Surrender
Balance owed $	Value of the collateral $	Date the debt was incurred
Monthly payment $	If behind: number of payments behind	If behind: amount behind, incl. late fees $

2. Creditor name and address	Collateral (property address, or year / make / model)	Intention: ☐ Keep ☐ Surrender
Balance owed $	Value of the collateral $	Date the debt was incurred
Monthly payment $	If behind: number of payments behind	If behind: amount behind, incl. late fees $

3. Creditor name and address	Collateral (property address, or year / make / model)	Intention: ☐ Keep ☐ Surrender
Balance owed $	Value of the collateral $	Date the debt was incurred
Monthly payment $	If behind: number of payments behind	If behind: amount behind, incl. late fees $

5B. Tax debts

List all taxes owed, of any kind (income, property, payroll, business), no matter how old.

Taxing authority (IRS, Montana DOR, county, other)	Kind of tax	Tax year(s)	Return filed? Y / N, and date filed	Balance owed $

5C. Support and divorce obligations

Child support or maintenance you owe: person supported (name and address)	Agency payments go through, if any
Amount you pay or must pay each month $	Amount you are behind $
Other obligations from a divorce decree, separation agreement, or property settlement (for example, paying a joint debt or an equalization payment): describe	To whom, and amount owed $

5D. Cosigned debts

List any debt someone cosigned for you, and any debt you cosigned for someone else.

Cosigner or borrower name and address	Creditor	Balance $	Your role: ☐ Primary borrower ☐ Guarantor only ☐ Joint borrower

5E. Unsecured creditors

Credit cards, medical bills, utilities, personal and payday loans, student loans, bounced checks, debts to family or friends, mortgage or repossession deficiencies, and collection agencies. List every debt, even ones you intend to keep paying. Instead of writing each debt, you may provide complete copies of your bills or credit reports.

Creditor name and address	Whose? D/S/J	Balance $	Date first incurred (important)	Type (credit card, medical, etc.)

5F. Special liabilities

☐ Yes ☐ No	Domestic support obligations: alimony, maintenance, or child support owed to a spouse, former spouse, child, parent or guardian of a child, or a government agency.
☐ Yes ☐ No	Taxes, customs, duties, or penalties owed to any federal, state, or local government.
☐ Yes ☐ No	Any claim for death or personal injury caused by your operation of a motor vehicle, vessel, or aircraft while intoxicated.
☐ Yes ☐ No	Student loans.
☐ Yes ☐ No	Debts owed under a divorce decree, separation agreement, or property settlement that are not support (reported in 5C). 11 U.S.C. § 523(a)(15).
☐ Yes ☐ No	Loans from your own pension, 401(k), or profit-sharing plan.
☐ Yes ☐ No	Disabled veteran whose debts arose primarily while on active duty or performing homeland defense duty. 38 U.S.C. § 3741(1); 32 U.S.C. § 901(1).
☐ Yes ☐ No	Criminal fines, restitution, or debts from fraud, theft, or embezzlement claims.

6. Income

6A. Monthly income from employment

Use your average monthly amounts. If paid every 2 weeks, multiply one paycheck by 26 and divide by 12.

	Debtor: Job 1	Debtor: Job 2	Spouse: Job 1	Spouse: Job 2
Gross pay	$	$	$	$
Taxes withheld	$	$	$	$
Health insurance	$	$	$	$
Union dues	$	$	$	$
Retirement contributions	$	$	$	$
Retirement loan repayment	$	$	$	$
Life insurance	$	$	$	$
Garnishments	$	$	$	$
Other deduction: _____	$	$	$	$
Net pay	$	$	$	$

6B. Other monthly income (do not leave anything out)

Source	Debtor $/month	Spouse $/month
Business / self-employment (net)	$	$
Rental income (net)	$	$
Interest and dividends	$	$
Alimony or child support received	$	$
Social Security	$	$
Disability	$	$
Retirement / pension	$	$
Unemployment	$	$
SNAP / public assistance	$	$
Regular help from family or others	$	$
Other: _____	$	$

Do you expect your income to change (up or down) in the next year? Explain: _____

6C. Income history: this year and the 2 prior years

Gross amounts before deductions. Your W-2s, 1099s, and tax returns are the best source. Official Form 107, Part 2.

	This year to date	Last year	Year before last
Debtor: wages, salary, tips, and business gross income	$	$	$
Spouse: wages, salary, tips, and business gross income	$	$	$
Debtor: other income (list sources: unemployment, Social Security, rental, retirement, alimony, gambling, etc.)	$	$	$
Spouse: other income (list sources)	$	$	$

7. Monthly Expenses

Average monthly amounts for your household. Do not include payments deducted from your paycheck (listed in 6A).

Expense	$/month	Expense	$/month
Rent or mortgage	$	Homeowners / renters insurance (if not in mortgage)	$
Includes: ☐ Taxes ☐ Insurance		Life insurance	$
Electric / heat / gas	$	Health insurance (not through paycheck)	$
Water / sewer / garbage	$	Vehicle insurance	$
Cable / internet / streaming	$	Other insurance	$
Cell phone(s)	$	Income or property taxes paid directly	$
Home maintenance and repairs	$	Vehicle payment 1	$
Food and groceries	$	Vehicle payment 2	$
Clothing	$	Fuel, vehicle maintenance, transit	$
Personal care	$	Student loan payments	$
Laundry / dry cleaning	$	Other installment payments	$
Medical and dental (copays, prescriptions)	$	Alimony / child support paid	$
Childcare	$	Support of others not in household	$
School costs / tuition	$	Pet food and vet bills	$
Recreation / entertainment / gym	$	Charitable contributions	$
Other: _____	$	Other: _____	$

Describe any expense changes you expect in the next year: _____

8. Financial History Questions

These questions track the Statement of Financial Affairs (Official Form 107; line numbers in parentheses), which you will sign under penalty of perjury. Answer every question; if Yes, explain. "Insider" means a relative, a business partner, or a business you own or control.

Answer	Question	If yes, explain
☐ Yes ☐ No	**1. Credit card use.** Have you used credit cards in the last 6 months? How much, and for what?	
☐ Yes ☐ No	**2. Cash advances.** In the last 70 days, did you take cash advances totaling $1,250 or more from any one creditor?	
☐ Yes ☐ No	**3. Luxury purchases.** In the last 90 days, did you charge $900 or more in luxury goods or services to any one creditor?	
☐ Yes ☐ No	**4. Payments to creditors.** In the last 90 days, did you pay any one creditor a total of $600 or more (or, if most of your debts are business debts, $8,575 or more)? Include support payments. (line 6)	
☐ Yes ☐ No	**5. Payments to insiders.** In the last year, did you pay or repay an insider, or make a payment on a debt that an insider cosigned or guaranteed? Who, when, how much? (line 7–8)	
☐ Yes ☐ No	**6. Lawsuits and proceedings.** In the last year, were you a party to any lawsuit, divorce, or administrative proceeding (including license disputes), as plaintiff or defendant? (line 9)	
☐ Yes ☐ No	**7. Repossession, foreclosure, garnishment, levy.** In the last year, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied, or did you surrender property to avoid foreclosure? (line 10)	
☐ Yes ☐ No	**8. Setoffs.** In the last 90 days, did a bank or creditor take money from your account to pay a debt? (line 11)	
☐ Yes ☐ No	**9. Assignments and receiverships.** In the last year, was any of your property held by an assignee for the benefit of creditors, a receiver, a custodian, or another court-appointed official? (line 12)	
☐ Yes ☐ No	**10. Gifts.** In the last 2 years, did you give gifts totaling more than $600 to any one person? (line 13)	
☐ Yes ☐ No	**11. Charitable contributions.** In the last 2 years, did you give more than $600 in total to any one charity? (line 14)	
☐ Yes ☐ No	**12. Losses.** In the last year, did you lose property to theft, fire, other disaster, or gambling? (line 15)	
☐ Yes ☐ No	**13. Payments for bankruptcy help.** In the last year, did you or anyone on your behalf pay anyone (including an attorney or credit counselor) for bankruptcy advice or petition preparation? (line 16)	
☐ Yes ☐ No	**14. Debt settlement or relief companies.** In the last year, did you pay anyone who promised to help you deal with your creditors or negotiate your debts? (line 17)	
☐ Yes ☐ No	**15. Other transfers.** In the last 2 years, did you sell, trade, give away, or transfer any property (including to family, in a divorce, or as security for a loan) outside the ordinary course of your financial affairs? (line 18)	
☐ Yes ☐ No	**16. Self-settled trusts.** In the last 10 years, did you transfer property to a trust or similar device of which you are a beneficiary? (line 19)	
☐ Yes ☐ No	**17. Closed accounts.** In the last year, was any financial account in your name closed, sold, moved, or transferred? Bank, account type, date closed, final balance. (line 20)	
☐ Yes ☐ No	**18. Safe deposit box.** Do you have, or did you have in the last year, a safe deposit box or other place to keep valuables? What is in it, and its value? (line 21)	
☐ Yes ☐ No	**19. Storage units.** Do you have, or did you have in the last year, property in a storage unit or any place other than your home? (line 22)	
☐ Yes ☐ No	**20. Property held for someone else.** Do you hold or control property that belongs to someone else (for example, a relative's vehicle or funds)? (line 23)	
☐ Yes ☐ No	**21. Environmental matters.** Have you received notice of liability under an environmental law, given notice of a hazardous release, or been a party to an environmental proceeding? (line 24–26)	
☐ Yes ☐ No	**22. Prior addresses.** In the last 3 years, have you lived anywhere other than your current address (list addresses and dates)? In the last 8 years, did you live while married in AK, AZ, CA, ID, LA, NV, NM, PR, TX, WA, or WI? (line 2–3)	

9. Declaration and Signatures

I/We declare that the information in this worksheet is true, correct, and complete to the best of my/our knowledge, information, and belief. I/We understand that Geranios Law, PLLC will rely on this information to evaluate my/our case and, if I/we hire the firm, to prepare documents that I/we will sign under penalty of perjury. I/We will tell the firm promptly if any of this information changes.

► SIGN HERE — Debtor	► SIGN HERE — Joint debtor (spouse, if filing)
Signature:	Signature:
Printed name:	Printed name:
Date:	Date:

Pages attached (continuation sheets): _____

Continuation Sheet

Use this page for anything that did not fit. Label each entry with its section number. Copy this page if you need more.

Section	Details

Attachment A: Bankruptcy Information Sheet

You must read and understand this sheet before the 341 meeting of creditors. In a Chapter 7 case you will testify under oath that you received and reviewed it. It is on its own page so you can keep it for reference.

Bankruptcy law is federal law. This sheet gives general information about what happens in a bankruptcy case. It is not complete. You may need legal advice.

The chapters

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 state and federal exemption law.

Chapter 13. You can usually keep your property, but you must have regular income and agree to pay part of it to your creditors. The court must approve your repayment plan and budget. A trustee collects your payments, pays your creditors, and makes sure you follow the plan.

Chapter 12. Like Chapter 13, but only for family farmers and family fishermen.

Chapter 11. Used mostly by businesses. You may continue operating, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides one is necessary.

If you have already filed under Chapter 7, you may be able to change your case to another chapter. A bankruptcy may be reported on your credit record for up to ten years and can affect your ability to get credit.

Discharge

A discharge is a court order that says you do not have to pay most of your debts. Some debts cannot be discharged, including most taxes, child support, alimony, most student loans, court fines and criminal restitution, and debts for personal injury caused by driving while intoxicated.

The discharge applies only to debts that arose before you filed. If the judge finds you obtained money or property by fraud, that debt may not be discharged. You must list all of your property and debts. A debt you do not list may not be discharged, and the judge can deny your discharge entirely if you do something dishonest in your case, such as hiding or destroying property, falsifying records, or lying, or if you disobey a court order.

You can receive a Chapter 7 discharge only once every eight years. Other rules apply if you previously received a Chapter 13 discharge. No one can make you pay a discharged debt, but you may voluntarily pay any debt you choose.

A secured creditor (for example, a mortgage lender or a lender with a lien on your car) can still take the property if the debt is discharged and you do not pay.

Reaffirmation agreements

Even if a debt can be discharged, you may want to promise to keep paying it, for example to keep a financed car. To do so, you must sign a reaffirmation agreement and file it with the court. Reaffirmation agreements are voluntary; must not place too heavy a burden on you or your family; must be in your best interest; and can be canceled any time before discharge or within 60 days after the agreement is filed, whichever is later. If you are not represented by an attorney, the court must hold a hearing before approving it.

If you reaffirm a debt and then fail to pay it, you owe it as though there had been no bankruptcy. The creditor can take the collateral and sue you for a judgment.

The trustee in your case is not responsible for giving you legal advice.

> You do not need to sign this sheet. At the 341 meeting, the trustee will ask you, under oath, whether you have read it, so please read it before the meeting.

Attachment B: Statutory Notices under 11 U.S.C. §§ 527(a) and 342(b)(1)

Notice required by 11 U.S.C. § 527(a)(2)

You do not need to be intimidated by this notice. As long as you are honest and meet the requirements of the law, you are entitled to relief. This office will guide you through the requirements so long as you provide accurate and complete information. You are notified as follows:

1. All information you are required to provide with your petition, and thereafter during your case, must be complete, accurate, and truthful.
2. All assets and liabilities must be completely and accurately disclosed in the documents filed to commence your case, and the replacement value of each asset, as defined in 11 U.S.C. § 506, must be stated in those documents where requested after reasonable inquiry to establish that value.
3. After reasonable inquiry, you must state your current monthly income and the amounts specified in 11 U.S.C. § 707(b)(2), and in a Chapter 13 case, your disposable income determined under that section.
4. Information you provide during your case may be audited under the Bankruptcy Code. Failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.

Notice under 11 U.S.C. § 342(b)(1): the chapters available to individual consumer debtors

Chapter 7. A trustee manages your assets. Property of value will be sold or turned into money to pay creditors. You may keep some personal items and possibly real estate, depending on state law.

Chapter 13. You can usually keep your property, but you must have regular income and pay part of it to creditors under a court-approved plan. A trustee collects and distributes the payments.

Chapter 12. Like Chapter 13, for family farmers and family fishermen only.

Chapter 11. Used mostly by businesses. Creditors and the court must approve a repayment plan. There is no trustee unless the judge appoints one.

Credit counseling

Reputable credit counselors can advise you on managing money and debt and may develop a repayment plan. Many, however, charge high fees or misrepresent their nonprofit status or charitable affiliations. Use only a provider approved by the Office of the United States Trustee.

Honesty is required

A person who knowingly and fraudulently conceals assets, or makes a false oath or statement under penalty of perjury in a bankruptcy case, is subject to fine, imprisonment, or both. All information you supply is subject to examination by the Attorney General of the United States. Without complete and accurate disclosure, this office cannot represent you.

Attachment C: Statement Required by 11 U.S.C. § 527(b)

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, as well as 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 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.

Acknowledgment of Receipt

By signing below, I/we acknowledge that Geranios Law, PLLC gave me/us, and reviewed with me/us, the following documents on the date shown:

☐ Attachment B: Statutory Notices under 11 U.S.C. §§ 527(a)(2) and 342(b)(1), including the types of bankruptcy relief available

☐ Attachment C: Statement Required by 11 U.S.C. § 527(b)

► **SIGN HERE — Debtor**	► **SIGN HERE — Joint debtor (spouse, if filing)**
Signature:	Signature:
Printed name:	Printed name:
Date:	Date: