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What Paperwork Do I Need To File Bankruptcy?

Use the checklist below to gather the paperwork that an attorney will need to see to provide you with the best advice and representation. This checklist can be a useful proactive tool to help you collect and organize the proper paperwork before or during bankruptcy.

Financial Records

Your financial records are some of the first documents you should collect. These records will help determine which [type of bankruptcy](#) is best suited for you. For example, if your financial documents show you have a regular income, your best fit may be [Chapter 13 bankruptcy](#). This may have significant implications because Chapter 13 will allow you to keep possession of your property and pay your debts over time. Financial records include:

- Most recent bank statements
- Most recent bills from every creditor
- Most recent payment coupons for vehicles (leased or purchased), real estate, and student loans
- Bills or invoices for purchases in the last year
- Receipts

Legal Records

Any legal history or [pending litigation](#) involving you is information you'll want to disclose to your attorney. Previous judgments against you show debts that will factor into determining which bankruptcy is right according to your financial situation. In addition, any pending litigation or current court order will determine how much you can afford to pay your creditors at this time.

Legal records include:

- Files from previous litigation, especially any judgments that have been entered against you
- Files from previous attorneys
- Any divorce decree or other court order that requires you to pay child support or maintenance

Additional Documents

The following list is a combination of assets you own and what you need to verify your income. A proper, thorough organization of your assets is extremely important to show you have a set income level. This income determination can be essential in proving you can [repay your debts](#) over a period of time or in proving a lack of income.

- Canceled checks for any expense you cannot otherwise document
- All your [correspondence with or regarding creditors](#), especially threat letters

- All insurance policies
- Tax returns for the last two (2) years
- Vehicle titles
- Your lease or mortgage
- Any promissory notes you have signed
- Other documents relating to debts you owe other people
- Any proof that anyone owes you money
- Any lawsuits with which you have been served

Documents Needed To File Chapter 7 or Chapter 13 Bankruptcy (The Basic Document Checklist for Documents to Bring to Initial Office Meeting)

There are a number of documents you need before filing a Chapter 7 or Chapter 13 Bankruptcy Case. Although the specific documents may vary depending on your type of case and the district you file, you will at least need to gather the following before filing your petition:

- Your tax returns covering the previous two (2) years
- Pay stubs covering the previous 180 days (last 6 months)
- Appraisals of your home, jewelry, and other exempt assets
- Your car titles
- Value report for each vehicle at www.edmunds.com/appraisal
- Evidence of child support/alimony obligations
- Bank statements for the previous 6 months
- Proof that you took credit counseling (www.ccadvising.com)
- Statements for credit card debts, medical bills, loan statements showing balance due, collection notices, court notices, etc.
- Go to www.annualcreditreport.com and download a PDF copy of your credit reports for Equifax, Experian and TransUnion. Upload them to your mycase.com file.