BANKRUPTCY CLIENT DOCUMENTS NEEDED:

___ 2012 Federal Income Tax Return
___ 2013 Federal Income Tax Return
___ 2014 Federal Income Tax Return (if available. If Chapter 13, you are required to all tax returns due and owing prior to filing. Please contact me if you have questions.)

___ Recent Copies of **ALL** Financial Statements (Checking, Savings, Money Market, Investment Accounts, Retirement Accounts, Insurance Policies with Cash Surrender Values etc.) Reflecting Recent Balance(s)

___ Recent Mortgage Statement(s) reflecting current monthly payment and balance

___ 6 months of paystubs (Six months' back, to present) - *for both spouses, if applicable*

___ Completed Household Budget

___ Completed Monthly Income

___ Copy of Current Homeowner's Insurance Policy Declaration Page (if any)

___ All Creditor Bills to be included in Petition (including medical bills, service bills, outstanding utility bills etc.)

___ Copies of all leases Client is a party to (for example, a rental lease agreement)

___ Certificate(s) of Counseling (Completion of this course is required by the Bankruptcy Court **prior** to filing your petition.)

You will need a debit card to pay for this course. Here are some options for your credit counseling provider:

- Abacus Credit Counseling, www.abacuscc.org
- Access Counseling, Inc., www.accesscounseling.com (Also offered in Spanish)
- ACCC Consumer Credit, www.acccconsumercredit.org
- Cricket Debt Counseling, www.cricketdebt.com
- Debt Helper, www.debthelper.com
- DebtorWise, www.debtorwise.org
- Sage Personal Finance, www.sagepf.com