

LIST OF PROPERTY

Give personal property a value as if you were selling at a garage sale, on Craigslist, or at Goodwill.

KITCHEN	
Appliances (Blender, Microwave Oven, Toaster, etc.)	\$
Accessories (Silverware, Dishes, etc.)	\$
Kitchen Table and Chairs	\$
Other:	\$
LIVING ROOM	
Home Theatre (Television, Stereo, Movie Player, etc.)	\$
Sofa/Couch	\$
Love Seat, Chairs, Recliner(s)	\$
Other:	\$
BEDROOM ONE	
Bedroom Set (Mattress, Box Spring, etc.)	\$
Dresser(s), Wardrobe, etc.	\$
Other:	\$
BEDROOM TWO (IF MORE THAN TWO BEDROOMS PLEASE LIST IN "OTHER")	
Bedroom Set (Mattress, Box Spring, etc.)	\$
Dresser(s), Wardrobe, etc.	\$
Other:	\$
OFFICE	
Office Equipment, Furnishings, or Supplies	\$
Computer (Laptop, Desktop, Printer, etc.)	\$
Other:	\$
TRANSPORTATION	
Car/Truck	\$
Bicycle(s)	\$
Other:	\$
CHILDREN	
Children's Clothing	\$
Children's Toys	\$
Other:	\$
RECREATIONAL	
Sporting Goods	\$
Books/Magazines	\$
Movies (VHS, DVD, BETA)	\$
Music (CDs, Records, 8 Tracks)	\$
Musical Instruments	\$
Other:	\$
MISCELLANEOUS	
Jewelry	\$
Cell phone	\$
Adult Clothing	\$
Home Decorations (Knick Knacks, Pictures, etc.)	\$
Cash (On Hand, Includes Coin Jars)	\$
Money in Bank Accounts	\$
Animals (Pets and/or Farm)	\$
Tools/Equipment/Cleaning Supplies	\$
Tax Refund(s)	\$
Other:	\$

MONTHLY EXPENSES

Rent or Home Mortgage	\$
Does this amount include real estate taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does it include property insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Electricity	\$
Heating Oil or Gas	\$
Water, Sewage, Garbage Pickup	\$
Telephone Service/Long Distance	\$
Cell Phone	\$
Cable	\$
Internet	\$
Other Utilities:	\$
Household Goods (Trips to Wal-Mart/Target)	\$
Food & Groceries (Includes dining out and convenience food)	\$
Personal Care & Grooming (Includes toiletries and haircuts)	\$
Clothing & Shoes	\$
Laundry & Dry Cleaning	\$
Postage	\$
Medical & Dental Expenses (Do not include insurance premiums)	\$
Transportation (Include gas & oil changes, but not car payments)	\$
Gym Memberships	\$
Entertainment & Recreation (Birthdays, Gifts, Movie Rentals, etc.)	\$
Alcohol & Tobacco	\$
Newspapers, Magazines, Books, DVDs, Video Games	\$
Charitable Contributions	\$
Pet Care (Include Vet Costs, Food, Grooming)	\$
INSURANCE NOT DEDUCTED FROM PAYCHECK	
Renter's Insurance	\$
Life or Disability Insurance	\$
Health Insurance	\$
Auto Insurance	\$
Disability Insurance	\$
Health Savings Account Contributions Not Deducted From Paycheck	\$
INSTALLMENT PAYMENTS	
Car payments	\$
Installment payments towards back taxes	\$
Student Loans	\$
Other Installments:	\$
COURT ORDERED PAYMENTS	
Alimony	\$
Child Support	\$
Other Ordered Payments:	\$
Support For Dependents Not Living At Home (not court ordered)	\$
Taxes not deducted from paycheck (Total tax you anticipate owing or back taxes not yet in repayment)	\$
Tax Preparation Services	\$
Total Payroll Deductions (list if not included on paystub)	\$
Non-Mandatory Contributions To Retirement Account (including loan repayments) not deducted from paycheck	\$
Other Expenses Not Listed Above:	\$

How Does A Bankruptcy Work?

Before You File

**Provide All Information
Attorney Asks You For**

You complete first
credit counseling
course.



Attorney
completes
bankruptcy
paperwork
for the court

**First Meeting
with Attorney**

**Follow-Up Meetings:
Review Petition &
Make Final Changes**
(Give More Information to
Attorney)



File the Case
(Pay \$338 filing fee)

- Bankruptcy Court assigns a trustee to your case
- Court schedules your 341 meeting
- **Automatic Stay** begins



~30 days

You complete
second credit
counseling course.



**Section 341
Meeting with
Trustee**



~60 days

Discharge

**All Income, Property, and Debts you
have before filing are included on
your bankruptcy paperwork**

**Any debts you get after filing are
NOT included in the bankruptcy**