

CLIENT CHECKLIST - CHAPTER 13
IMPORTANT – PLEASE READ CAREFULLY

List of information required prior to being able to file your bankruptcy:

_____ Fees need to be paid in full before proceeding with the following steps. Everything is time sensitive, so do not proceed with the following until you are paid in full.

_____ CREDIT COUNSELING COURSE NEEDS TO BE COMPLETED. This is also known as the pre-bankruptcy course. Please refer to the Pioneer Credit Counseling Flyer. It is provided online and by telephone. If you are married and filing jointly, both of you must complete this course. **DO NOT TAKE THIS COURSE UNTIL YOUR ATTORNEY FEES ARE PAID IN FULL BECAUSE THIS CERTIFICATE DOES EXPIRE!**

When you pay in full please provide us with the following information:

_____ Previous six months of pay stubs/proof of income (all sources – food stamp income, social security, and retirement) – continue sending pay stubs until your case is filed!

_____ 2019 and 2020 State and Federal Tax Returns with including W-2(s). If you have not filed your 2019 or 2020 tax returns, this needs to be done as soon as possible and preferably before we file your case.

_____ Complete the attached expense sheet – use a separate sheet if you need to add any additional information

_____ Insurance binders/declaration page for your home and/or vehicle(s).

_____ A color copy of your driver's license and social security card. If filing jointly we will need that of your spouse as well.

_____ Either list your debts (names, addresses, account numbers and amount owed) or bring in copies of all your bills as well as any law suits filed against you. Remember, you cannot exclude anyone you owe money to, this includes family/friends.

All requested information can be faxed, emailed, uploaded at MyCase or dropped off at our office during normal business hours. M-Th 8:30-5; We close at 12noon on Fridays.

Fax: (575) 527-1199 and our e-mail address: *eva@arvizulaw.com*

If you prefer to mail your documents please send to:

Arvizu Law, 2455 Missouri Ave. Suite C, Las Cruces NM 88001

As a reminder, you must complete a second course after your case is filed - that is the Financial Management Education class, also known as the post-bankruptcy course. Again, if you are married and filing jointly, both of you need to complete this in order to get a discharge. We will provide you with additional information after your case is filed.

NAME _____

Current Expenses

Do you and your spouse maintain separate households? No Yes. **If so, fill one page out for your household and another for your spouse's.**

The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount. Do not include the debts you will no longer be paying (i.e., debts to be discharged in your bankruptcy – credit cards, vehicle you are surrendering, etc.)

Indicate how much you pay for each item each month...

- | | |
|--|----------|
| 1. your rent or your home mortgage | \$ _____ |
| Does that amount include real estate taxes? <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| Does it include property insurance? <input type="checkbox"/> No <input type="checkbox"/> Yes | |
| 2. electricity and heating | \$ _____ |
| 3. water and sewage | \$ _____ |
| 4. telephone service/long distance | \$ _____ |
| 5. Do you have any other utility bills? If so, what, and how much per month? | |
| _____ | \$ _____ |
| _____ | \$ _____ |
| 6. home maintenance, including repairs and general upkeep | \$ _____ |
| 7. food | \$ _____ |
| 8. clothing | \$ _____ |
| 9. laundry and dry cleaning | \$ _____ |
| 10. medical and dental expenses | \$ _____ |
| 11. transportation (not including car payments) | \$ _____ |
| 12. entertainment, recreation, newspapers, magazines | \$ _____ |
| 13. charitable contributions | \$ _____ |
| 14. insurance not deducted from paycheck | |
| a) homeowner's or renter's insurance | \$ _____ |
| b) life insurance | \$ _____ |
| c) health insurance | \$ _____ |
| d) auto insurance | \$ _____ |
| e) other insurance _____ | \$ _____ |
| 15. taxes not deducted from paycheck | \$ _____ |
| 16. installment payments for car, furniture, etc. (Specify) | |
| _____ | \$ _____ |
| _____ | \$ _____ |
| 17. alimony, maintenance, support paid to others | \$ _____ |
| 18. payments for support of dependents not living at home | \$ _____ |
| 19. expenses from operation of business | \$ _____ |
| 20. other expenses not listed above _____ | \$ _____ |
| _____ | \$ _____ |

Have you paid any creditors more than \$600 in the last 90 days, if so, to whom and how much?:

Have you paid any money to family/friends within the last year, if so, to whom and how much?: