

STEPS OF THE BANKRUPTCY FILING PROCESS

Need to file for bankruptcy but not sure where to begin?

The Law Offices of Robert M. Geller will help you understand bankruptcy and be at your side during the filing process.

Filing for bankruptcy can be broken down into 10 steps:

Step 1: Notify Creditors

If and when creditors continue to contact you, let them know the Law Offices of Robert M. Geller is representing you now that you've filed for bankruptcy. Give them our firm's contact information (unless our attorneys tell you to do otherwise).



Step 2: Provide Your Financial Information to Us for Review

We provide you with a web link to the MyCase Website along with your User ID and Password, which enables you to conveniently provide us with:

Your personal details
Property
Income
Expenses
Finances
Assets
Debts
Yard sale values of all your personal property



Step 3: Appointment with Your Caseworker

You'll receive notification from your caseworker via email and MyCase Phone Appointment, along with your caseworker's name and email address.



Step 4: In-Office Signing Appointment

Your caseworker will schedule your in-office signing appointment after you:

- Submit all necessary documents
- Complete the credit counseling course
- Complete the online worksheets
- Pay the filing fee

Step 5: Signing Appointment

Signing appointments generally take approximately two hours and include:

Review of your petition
Review of other details of your case
Signing of the petition
Filing of the petition



Step 6: Debtor's Education Course

Once the petition is filed, you must immediately complete the second of your two required bankruptcy education courses, the debtor's education/financial management course.



Step 7: 341 Meeting

You'll receive notification from the court regarding the 341 meeting with the bankruptcy trustee. Meetings are typically scheduled approximately 30 days after your case has been filed. Our attorney will accompany you during the meeting.

Step 8: Discharge

Chapter 7

- You will receive your discharge in about 60-90 days after the 341 meeting.

Chapter 13

- You will have to make your first trustee payment within 30 days of the signing date and every 30 days thereafter.
- You will receive your discharge once you have completed the planned payments, which should last 36-60 months.

Step 9: Credit Rebuilding Program

Once you receive your discharge, we will get in touch with you and sign you up for the 720 Credit Rebuilding Program.



Step 10: Credit Report Review

Approximately six months after you obtain discharge, you should order a copy of your credit report and schedule an appointment with us. Together we'll review the report and ensure that all your accounts are shown as zero balance or discharged in bankruptcy.

