## 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

caseworker via email and MyCase Phone Appointment, along with your caseworker's name and email address.



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**

hours and include: Review of your petition

Signing appointments generally take approximately two

Review of other details of your case

Filing of the petition

Signing of the petition

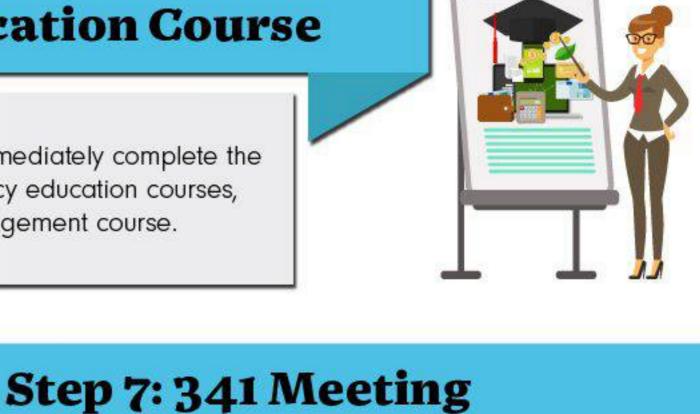


Once the petition is filed, you must immediately complete the

second of your two required bankruptcy education courses,

**Step 6: Debtor's Education Course** 

the debtor's education/financial management course.



### 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



 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.





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