

## BANKRUPTCY WORK SHEETS

**ADVISEMENT TO DEBTOR:** Official Bankruptcy Forms will be completed using the information that you give in these work sheets and you will be required to sign a declaration stating under penalty of perjury that the information is true and correct. **A failure to disclose assets in a bankruptcy case is a federal crime punishable by imprisonment for up to five years and by a fine of up to \$5,000.** In addition, a failure to provide complete and accurate information on your bankruptcy forms may result in a dismissal of your bankruptcy discharge, which means that your debts will not be discharged. Also, a debt owed to a creditor who is not listed on your bankruptcy forms, or whose address on the forms is incorrect, will probably not be discharged, in which case you will remain liable to that creditor after the bankruptcy case.

PETITIONER (Husband)	SPOUSE (Wife)	
<p>Full Name _____</p> <p>Telephone Number _____</p> <p>All Other Names (past 6 years) _____</p> <p>_____</p> <p>SSN/Tax ID _____</p> <p>_____</p> <p>Street Address _____</p> <p>_____</p> <p>County of Residence _____</p> <p>Mailing Address (if different) _____</p> <p>_____</p>	<p>Full Name _____</p> <p>Telephone Number _____</p> <p>All Other Names (past 6 years) _____</p> <p>_____</p> <p>SSN/Tax ID _____</p> <p>_____</p> <p>Street Address _____</p> <p>_____</p> <p>County of Residence _____</p> <p>Mailing Address (if different) _____</p> <p>_____</p>	
<p><b>PRIOR DEBT RELIEF CASES</b> (none)</p> <p>Location Where Filed/Date Dismissed/Discharged</p> <p>_____</p> <p>_____</p>	<p>Case Number</p> <p>_____</p> <p>_____</p>	<p>Date Filed</p> <p>_____</p> <p>_____</p>
<p><b>PENDING DEBT RELIEF CASE</b> filed by spouse, or partner:</p> <p>Name of Petitioner/Relationship</p> <p>_____</p> <p>_____</p>	<p>(None)</p> <p>Case Number/District</p> <p>_____</p> <p>_____</p>	<p>Date Filed</p> <p>_____</p> <p>_____</p>

**YOUR REAL PROPERTY**  
Schedule "A" Information

(NONE)

DESCRIPTION AND LOCATION OF PROPERTY	% OF INTEREST IN PROPERTY	VALUE OF PROPERTY	TOTAL AMOUNT OF SECURED CLAIMS
<b>PRINCIPLE RESIDENCE</b>	%	\$	\$
Street Address _____ City, Street & Zip _____ County of _____ Lots _____ Tract _____ Book _____ Pages _____	<u>For Office Use</u> FMV \$ _____ -COS 10% _____ -CG Tax _____ EQUITY _____	OPP _____ -MHPROV _____ TOTAL _____ -MV _____ =CH _____ =CG TAX _____	_____ _____ _____ _____ _____
<b>OTHER REAL PROPERTY</b>	%	\$	\$
Street Address _____ City, Street & Zip _____ County of _____ Lots _____ Tract _____ Book _____ Pages _____	<u>For Office Use</u> FMV \$ _____ -COS 10% _____ -CG Tax _____ EQUITY _____	OPP _____ -MHPROV _____ TOTAL _____ -MV _____ =CH _____ =CG TAX _____	_____ _____ _____ _____ _____
<b>OTHER REAL PROPERTY</b>	%	\$	\$
Street Address _____ City, Street & Zip _____ County of _____ Lots _____ Tract _____ Book _____ Pages _____	<u>For Office Use</u> FMV \$ _____ -COS 10% _____ -CG Tax _____ EQUITY _____	OPP _____ -MHPROV _____ TOTAL _____ -MV _____ =CH _____ =CG TAX _____	_____ _____ _____ _____ _____

**YOUR PERSONAL PROPERTY**  
**Schedule "B" Information**

TYPE OF PERSONAL PROPERTY DESCRIPTION OF PROPERTY	REPLACEMENT VALUE
1. Cash on hand	\$ _____
2. Checking, savings, or financial accounts, certificates of deposits, or shares in banks savings and loan, thrift, building and loan, and homestead associations, or credit union, brokerage houses, or cooperatives.	\$ _____
3. Security deposits with public utilities, telephone companies, landlords or others.	\$ _____
4. Household goods and furnishings, including audio, video, and computer equipment.	\$ _____
5. Antiques, books, pictures, art objects, stamp, coin, record, tape, CD, collections.	\$ _____
6. Wearing apparel.	\$ _____
7. Furs and jewelry.	\$ _____
8. Firearms and sports, photographic, other hobby equipment.	\$ _____
9. Interests in insurance policies.	\$ _____
10. Annuities.	\$ _____
11. Interests in educational IRA	\$ _____
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.	\$ _____
13. Stock and interests in incorporated and unincorporated businesses.	\$ _____
14. Interests in partnerships or joint ventures.	\$ _____
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	\$ _____
16. Accounts receivable.	\$ _____

17. Alimony, maintenance, support, and property settlements to which petitioner is or may be entitled. \$ \_\_\_\_\_
18. Other liquidated debts owing petitioner including tax refunds. \$ \_\_\_\_\_
19. Equitable or future interests, life estates, rights, powers for the benefit of the petitioner(s). \$ \_\_\_\_\_
20. Contingent, noncontingent interests in estate of decedent, death benefit plan, life insurance, or trust. \$ \_\_\_\_\_
21. Other contingent and unliquidated claims: Tax refunds, counterclaims, and rights to setoff claims. \$ \_\_\_\_\_
22. Patents, copyrights, and other intellectual property. \$ \_\_\_\_\_
23. Licenses, franchises, and other general intangibles. \$ \_\_\_\_\_
24. Automobiles, trucks, trailers, and other vehicles or accessories. \$ \_\_\_\_\_
- \_\_\_\_\_ \$ \_\_\_\_\_
- \_\_\_\_\_ \$ \_\_\_\_\_
25. Boats, motors, and accessories. \$ \_\_\_\_\_
26. Aircraft and accessories. \$ \_\_\_\_\_
27. Office equipment, furnishings, and supplies. \$ \_\_\_\_\_
28. Machinery, fixtures, equipment and supplies used in business. \$ \_\_\_\_\_
29. Inventory. \$ \_\_\_\_\_
30. Animals. (Excepting common house pets) \$ \_\_\_\_\_
31. Crops - growing or harvested, Farm equipment, implements, chemicals, feed. \$ \_\_\_\_\_
32. Other personal property of any kind not already listed. \$ \_\_\_\_\_
- \_\_\_\_\_ \$ \_\_\_\_\_

**YOUR SECURED DEBTS**  
**Schedule "D" Information**

(NONE)

NOTE: Definition....A specific creditor may take a specific item if you do not pay. All secured debts must be listed. If a loan is backed by a government agency (VA, FHA, SBA) you must list both.

ACCOUNT NUMBER CREDITOR NAME, ADDRESS & ZIP CODE	DESCRIBE COLLATERAL VALUE	DATE INCURRED PAYOFF AMT.	FOR OFFICE USE
ACCOUNT NO. _____ _____ _____ _____	_____ _____ VALUE \$ _____	_____ _____ \$ _____	
ACCOUNT NO. _____ _____ _____ _____	_____ _____ VALUE \$ _____	_____ _____ \$ _____	
ACCOUNT NO. _____ _____ _____ _____	_____ _____ VALUE \$ _____	_____ _____ \$ _____	
ACCOUNT NO. _____ _____ _____ _____	_____ _____ VALUE \$ _____	_____ _____ \$ _____	
ACCOUNT NO. _____ _____ _____ _____	_____ _____ VALUE \$ _____	_____ _____ \$ _____	

**YOUR PRIORITY UNSECURED DEBTS**  
Schedule "E" Information

(NONE)

Taxes - Wages , Salary & Commissions - Contributions to Employee Benefit Plans - Deposits by individuals

ACCOUNT NUMBER CREDITOR NAME, ADDRESS & ZIP CODE	DATE INCURRED REASON FOR CLAIM	AMOUNT	FOR OFFICE USE
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	

**YOUR GENERAL UNSECURED DEBTS**  
Schedule "F" Information

(NONE)

LIST ALL OTHER PERSONS OR ENTITIES YOU OWE MONEY OR MAY BE OBLIGATED.

ACCOUNT NUMBER CREDITOR NAME, ADDRESS & ZIP CODE	LAST PURCHASE DATE REASON FOR CLAIM	AMOUNT	FOR OFFICE USE
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	

ACCOUNT NUMBER CREDITOR NAME, ADDRESS & ZIP CODE	LAST PURCHASE DATE REASON FOR CLAIM	AMOUNT	FOR OFFICE USE
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	

ACCOUNT NUMBER CREDITOR NAME, ADDRESS & ZIP CODE	LAST PURCHASE DATE REASON FOR CLAIM	AMOUNT	FOR OFFICE USE USE
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	
ACCOUNT NO. _____ _____ _____	_____ _____ _____	\$ _____	



**YOUR EXISTING CONTRACTS**  
Schedule "G" Information

(NONE)

Describe all executory contracts (a contract that has not, as yet, been fully completed or performed) of any nature and all unexpired leases of personal property, including any timeshare interests.

NAME AND MAILING ADDRESS OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE NATURE OF PETITIONER'S INTEREST

Use Back Side for More

**CO-DEBTORS**  
Schedule "H" Information

(NONE)

Provide the information requested concerning any person or entity, other than spouse in a joint case, that is liable on any debt listed herein.

NAME AND ADDRESS OF CO-DEBTOR	NAME AND ADDRESS OF CREDITOR

Use Back Side for More

**YOUR CURRENT INCOME**  
Schedule "I" Information

**MARITAL STATUS**      Single                  Married                  Divorced                  Separated                  Widowed

**DEPENDENTS**              NAME (None)              Age              Relationship              At Home


<b>EMPLOYMENT</b>	<b>PETITIONER (Unemployed)</b>	<b>SPOUSE (Unemployed)</b>
Occupation		
Name of employer		
How long employed		
Address of employer		

(To determine monthly income - weekly x 4.3, bi monthly x 2, every other week x 2.15)              **PETITIONER**              **SPOUSE**

Monthly gross wages, salary, and commissions.....	_____	_____
Estimated monthly overtime.....	_____	_____
<b>SUBTOTAL</b> .....	_____	_____
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security.....	_____	_____
b. Insurance.....	_____	_____
c. Other: _____.....	_____	_____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b> .....	_____	_____
<b>TOTAL MONTHLY TAKE HOME PAY</b> .....	_____	_____
Regular income from business or profession.....	_____	_____
Income from real property.....	_____	_____
Interest and dividends.....	_____	_____
Alimony, support payable to the petitioner(s) or dependents.....	_____	_____
Social Security or Government assistance.....	_____	_____
Pension or retirement income, other monthly income.....	_____	_____
<b>TOTAL MONTHLY INCOME</b> .....	_____	_____
<b>TOTAL COMBINED MONTHLY INCOME</b> .....	_____	_____

**YOUR CURRENT EXPENDITURES**  
**Schedule "J" Information**

	PETITIONER(s)	SPOUSE
Rent or home mortgage payment(s) _____	_____	_____
Property tax / Insurance included? YES NO		
Utilities:		
Electricity and heating fuel _____	_____	_____
Water and Sewer.....	_____	_____
Telephone.....	_____	_____
Other:.....	_____	_____
Home maintenance.....	_____	_____
Food.....	_____	_____
Clothing.....	_____	_____
Laundry and dry cleaning.....	_____	_____
Medical and dental expenses.....	_____	_____
Transportation.....	_____	_____
Recreation, clubs, entertainment, newspaper, magazine, etc.....	_____	_____
Charitable contributions.....	_____	_____
Insurance:		
Homeowner's or renter's.....	_____	_____
Life.....	_____	_____
Health.....	_____	_____
Auto.....	_____	_____
Other:.....	_____	_____
Taxes (not deducted from wages or included in mortgage payments).....	_____	_____
Specify: _____		
Installment payments (in Chapter 13 do not list payments in plan)		
Auto.....	_____	_____
Other:.....	_____	_____
Alimony, maintenance, and support paid to others.....	_____	_____
Payments for support of dependents not living at home.....	_____	_____
Regular expenses for operation of business, profession, or farm.....	_____	_____
Other.....	_____	_____
<b>TOTAL MONTHLY EXPENSES.....</b>	_____	_____

**OFFICE USE FOR CHAPTER 13**

A. Total projected monthly income.....	\$ _____
B. Total projected monthly expenses.....	\$ _____
C. Excess income.....	\$ _____
D. Amount to be paid into plan each month.....	\$ _____

**STATEMENT OF FINANCIAL AFFAIRS  
INFORMATION**

**1. Yearly Income.** The gross income of the petitioner(s) from employment, trade, profession, or business.

Petitioner:

THIS YEAR Source: (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

LAST YEAR Source: (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

PRIOR YEAR Source: (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

Spouse

THIS YEAR Source: (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

LAST YEAR Source: (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

PRIOR YEAR Source (Earnings) \_\_\_\_\_ \$ \_\_\_\_\_

**2. Yearly Income.** Amount received other than from employment, trade, profession, or business

Petitioner

THIS YEAR Source \_\_\_\_\_ \$ \_\_\_\_\_

LAST YEAR Source: \_\_\_\_\_ \$ \_\_\_\_\_

PRIOR YEAR Source: \_\_\_\_\_ \$ \_\_\_\_\_

Spouse

THIS YEAR Source: \_\_\_\_\_ \$ \_\_\_\_\_

LAST YEAR Source: \_\_\_\_\_ \$ \_\_\_\_\_

PRIOR YEAR Source: \_\_\_\_\_ \$ \_\_\_\_\_

**3. Payments to creditors.** All payments over \$600, paid in one lump sum, to any creditor within 90 days preceding the filing of this case, except house and rent payments. **(None)**

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT OWING

[ ] Use Back Side for More

**Payments to Insiders.** All payments within one year preceding the filing of this case to or for the benefit of creditors who were insiders (Relatives, general partners or their relatives, partners, corporate affiliates, officer or directors, or managing agent). **(None)**

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT OWING

[ ] Use Back Side for More

**4. Lawsuits.** All suits to which the petitioner(s) are or were a party within one year preceding the filing of this case. **(None)**

CAPTION OF SUIT COURT AND LOCATION	CASE NUMBER STATUS or DISPOSITION	NATURE OF PROCEEDING

**Executions, garnishments, and attachments.** All property attached, garnished, or seized under legal or equitable process within one year preceding this filing. **(None)**

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DESCRIPTION OF PROPERTY	DATE OF SEIZURE VALUE

**5. Repossessions, foreclosures and returns.** All (repossessed) property sold at foreclosure, transferred through a deed in lieu of foreclosure or returned to the seller, within one year preceding this filing. **(None)**

NAME AND ADDRESS OF CREDITOR	DESCRIPTION OF PROPERTY	DATE OF SEIZURE VALUE

6. **Assignments.** Assignment of property for the benefit of creditors made within 120 days preceding this filing.  
**(None)**

NAME AND ADDRESS OF ASSIGNEE	TERMS OF AGREEMENT	ASSIGNMENT DATE

**Receiverships.** All property which has been in the hands of a custodian, receiver or court appointed official within one year preceding this filing.  
**(None)**

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE DESCRIPTION OF PROPERTY	CASE NUMBER VALUE OF PROP. DATE OF ORDER

7. **Gifts.** All gifts or charitable contributions made within one year preceding the filing of this case except ordinary and usual gifts to family members aggregating more than \$200 in value per individual family member and charitable contributions aggregating more than \$100 per recipient.  
**(None)**

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO PETITIONER DESCRIPTION OF GIFT	DATE OF GIFT VALUE

8. **Losses.** From fire, theft, other casualty within one year preceding this filing.  
**(None)**

DESCRIPTION OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES	DATE OF LOSS VALUE

9. **Payments related to debt counseling or bankruptcy.** All payments made or property transferred by or on behalf of the petitioner(s) to any persons, including attorneys, for debt relief under bankruptcy law within one year preceding the filing. Excepting this Law Office.  
**(None)**

NAME AND ADDRESS OF PAYEE	NAME OF PERSON BENEFITTED DESCRIPTION OF SERVICES RENDERED	DATE AND AMOUNT

**10. Other transfers.** All other property, other than property transferred in the ordinary course of business or financial affairs of the petitioner(s) transferred absolutely or as security within one year preceding this filing. (None)

NAME AND ADDRESS OF TRANSFEREE	DESCRIPTION OF PROPERTY RELATIONSHIP TO PETITIONERS	DATE TRANSFERRED VALUE RECEIVED

**11. Closed financial accounts.** All financial accounts and instruments held in the name of the petitioner(s) or for the benefit of the petitioner(s) which were closed, sold, or otherwise transferred within one year preceding this filing. (None)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT ACCOUNT NUMBER/FINAL BAL.	CLOSE DATE AMOUNT OF CLOSE

**12. Safe deposit boxes.** Each safe deposit box or depository in which the petitioner(s) have or had securities, cash, or other valuables within one year preceding this filing. (None)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAME AND ADDRESS OF THOSE WITH ACCESS DESCRIPTION OF CONTENTS	DATE OF TRANSFER
[ ] Use Back Side for More		

**13. Setoffs.** By any creditor, including a bank, against a debt or deposit of the petitioner(s) within 90 days preceding this filing. (None)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

**14. Property held for another person.** All property owned by another person that the petitioner(s) holds or controls. (None)

NAME AND ADDRESS OF OWNER	DESCRIPTION OF PROPERTY	VALUE OF PROPERTY

15. **Prior address of petitioner(s).** All premises which the petitioner(s) occupied and vacated within the last two years preceding this filing.  
**(None)**

PRIOR ADDRESS	NAME USED	FROM	TO

**\*\*\*ANSWER REMAINING QUESTIONS ONLY IF YOU OWN INTEREST IN CORPORATION, PARTNERSHIP OR BUSINESS**

16. **Nature, location and name of business.**

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17. **Books, records and financial statements.**

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**All individuals within two years who have audited books.**

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**All firms or individuals who have had possession of business books.**

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**All financial institution or creditors who have been given a financial statement within two years of filing.**

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18. **Inventories.**

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**Name of person having records of last two inventories.**

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**19. Current Partners, Officers, Directors and Shareholders.**

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**If Corporation, list all officers and directors.**

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**20. Former Partners, Officers, Directors and Shareholders.**

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**If a corporation, list all officers/directors terminated within one year from filing.**

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**21. Withdrawals from a partnership or Distributions by a corporation.**

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**DECLARATION OF PETITIONER(S)**

I declare under penalty of perjury that the answers to the foregoing BANKRUPTCY WORK SHEET are true and correct to the best of my knowledge, information and belief.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Petitioner (Husband)

\_\_\_\_\_  
Spouse

Notes and Questions: