



## Confidential Bankruptcy Worksheet

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The following worksheet is designed to give us an overview of your bankruptcy case. Please fill it out as completely as possible, and then fax or mail it back to us. Alternatively, you may visit our website at <http://www.rgslegal.us/> for more information, and an online-transmittable version of this form (available soon).

If you have any questions, please contact us by telephone or e-mail, and we will get back to you as soon as possible.

## **Frequently Asked Questions about this worksheet**

**Some suggestions before starting: please fill the worksheet out as completely as you can. Providing as much information as possible will help me process your case more quickly and efficiently. Keep in mind that you will have several opportunities to review and change this information before we file your Petition with the Court.**

1. Do I have to list all of my creditors? Yes. You are required by law to list everyone to whom you owe money to. Your creditors will be treated differently according to your intention (for example, you may wish to keep your car and continue making payments for it), but all must be listed in your paperwork, including family members and friends.
2. Should I keep making payments to my creditors while you are working on my case? You must maintain payments to any creditors to whom you are paying for property that you plan to keep (for example, your house or car). If you know that you are going to file bankruptcy within the next month or two, you can stop paying your credit card bills, medical bills, or any other bills that are considered "unsecured".
3. I don't know all of the addresses for my creditors. What should I do? We must have complete addresses for all of your creditors. It is not essential that you provide us with all addresses when you submit this worksheet to my office; however, we will require that you provide them before we file your paperwork with the Court. In addition to addresses, dates are very important. We do not need to know the exact date on which you incurred your debts, just the approximate year in which the debt began.
4. How soon will you have my paperwork filed with the Court? Your paperwork will be filed as soon as the following is complete:
  - a. All requested documents have been submitted to my office.
  - b. The fees must be paid in full prior to filing:
    1. \$809.00 for Chapter 7 (\$209.00 for the courts filing fees and \$600 for the attorney fees (\$100 retainer); RECOMMENED THREE CREDIT 11 YEAR CREDIT REPORT \$40.00 per person.
    2. \$500.00 for Chapter 13 (\$500 retainer, \$194.00 court filing fees in plan, remaining attorney's fees paid in the plan); RECOMMENED THREE CREDIT 11 YEAR CREDIT REPORT \$40.00 per person.
    3. Conversion fees flexible.
    4. NO personal checks. PLEASE MAKE ONE MONEY ORDER PAYABLE TO RGS LEGAL FOR BOTH FILING AND ATTORNEY FEES.
  - c. You have reviewed in detail the paperwork and legal options with the Attorney.
  - d. You have signed the necessary paperwork.
5. Once I submit this paperwork to your office, will that stop any garnishments/ foreclosures/repossessions? No. You are not legally protected until your Petition has been filed with the Court. Before we can file your Petition, you must go through the steps outlined in Question #4.

**Please call me if you have any remaining questions about this worksheet.**

**\_\_\_ Chapter 7**  
**\_\_\_ Chapter 13**

**\*\*\*\*NOTE \*\*\*UNLESS YOU HAVE ADOBE STANDARD OR PROFESSIONAL (NOT JUST ADOBE READER) YOU WILL NOT BE ABLE TO SAVE CHANGES SO YOU WILL NEED TO PRINT THIS FORM OUT TO MAIL OR FAX IN. \*\*\*\***

## **How Ordering Your Credit Report Can Help You in Bankruptcy**

Our firm recommends that each of our clients filing for bankruptcy obtain a credit report for the reasons listed below. If you are married, we recommend obtaining credit reports for both you and your spouse.

You will receive a printed copy of the report in the mail for your review.

1. Obtaining the credit report helps us get accurate creditor names, addresses, types of debt, balances due, and account numbers.
2. Through your credit report, we may find creditors whom you have overlooked. For a debt to be discharged, it must be listed in your bankruptcy pleadings, so it's important that we find out about all debts.
3. Credit reports can alert us to judgments against you.
4. Credit reports can alert us to liens against your property, and the need to seek lien avoidance under §522(f), thus helping you protect your property in some cases.
5. We may find out about co-signers to some of your debts, which are important to list in a bankruptcy.
6. If you are married, there may be surprising items on your credit report or your spouse's, and the reports can help us determine whether you should file individually or jointly.
7. We may find out about debts created by a former spouse, who may have forged your signature to obtain credit.
8. Credit reports can alert us to mistakes on your credit record. The report will list the names and addresses of all three major credit bureaus whom you can contact to correct any mistakes or provide updated information.
9. Credit reports often contain the names and addresses of collection agencies representing creditors, and we can notify these collection agencies about the bankruptcy so that collection efforts stop.
10. If the IRS has a tax lien on your property, the credit report will alert us so that it can be dealt with properly.
11. Knowing what is on your credit report can help you get credit approval for important purchases after your debts are discharged.

**Not every creditor reports debts to a credit bureau, so your credit report will not list all debts. You should be sure to let your attorney know about all debts you are aware of.**

Last Name, First, Middle		SSN or Tax ID Number
Spouse's Last Name, First, Middle		SSN or Tax ID Number
Street Address/P.O. Box	County	Home Phone
City, State and Zip Code	Spouse Work Phone	Work Phone
Name of Dependents, Ages, & Relationship to you	Other names used in the past 6 years	Cell phone
Will your spouse be filing with you? <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced
Your Employer Employer Telephone Number:		How long have you worked there? How often are you paid?
Employer's Address		Do you receive income other than from employment? <input type="checkbox"/> Social Security <input type="checkbox"/> Child Support <input type="checkbox"/> Retirement <input type="checkbox"/> Other How much other income do you receive each month? \$ _____
Occupation		Gross Pay Per Month: Net Pay Per Month
Spouse's Employer Employer Telephone Number:		How long have you worked there? How often are you paid?
Spouse's Employer's Address		Does your spouse receive income other than from employment? <input type="checkbox"/> Social Security <input type="checkbox"/> Child Support <input type="checkbox"/> Retirement <input type="checkbox"/> Other How much other income each month? \$ _____
Spouse's Occupation		Gross Pay Per Month: Net Pay Per Month

What Do You Pay Per Month On Living Expenses?	Amount
<b>1. Rent or Mortgage Payment</b> (include taxes, insurance, and association dues)	\$ _____
<b>2. Utilities</b>	
a. Electric and Heat	\$ _____
b. Water and Sewer	\$ _____
c. Telephone	\$ _____
d. Other (Cable, trash, etc.): Specify _____	\$ _____
<b>3. Home Maintenance</b> (home repairs, pool needs)	\$ _____
<b>4. Groceries</b> (food, cleaning supplies, beverages, paper products)	\$ _____
<b>5. Clothing</b>	\$ _____
<b>6. Laundry and Dry Cleaning</b>	\$ _____
<b>7. Medical</b> (doctor, dentist, paid out of pocket)	\$ _____
<b>8. Transportation</b> (gas & oil, maintenance, repairs, registration, taxi, bus, parking)	\$ _____
<b>9. Recreation</b> (entertainment, sports, fitness, vacation)	\$ _____
<b>10. Insurance</b>	
a. Homeowners or Renters	\$ _____
b. Life	\$ _____
c. Health (not deducted from paycheck)	\$ _____
d. Auto	\$ _____
<b>11. Lot or Space Rental</b>	\$ _____
<b>12. Taxes:</b> Specify _____	\$ _____
<b>13. Installment Payments</b>	
a. Auto	\$ _____
b. Other: Specify _____	\$ _____
<b>14. Alimony and/or child support</b> (not deducted from check)	\$ _____
<b>15. Support of dependent not at home</b>	\$ _____
	\$ _____
<b>16. Other (Childcare costs, food away from home)</b>	

Please list **ALL** of the people and businesses that you owe money to:

	Name of individual or business that you owe <b>(REQUIRED COMPLETE MAILING ADDRESS)</b>	Date of purchase or loan (Year)	Collateral (Home, car, furniture) and its value	Amount owed	Amount paid in last 90 days
1					
	Acc #				
2					
	Acc #				
3					
	Acc #				
4					
	Acc #				
5					
	Acc #				
6					
	Acc #				
7					
	Acc #				
8					
	Acc #				
9					
	Acc #				
10					
	Acc #				

You may list additional items on another page. If you need additional spaces, we recommend making a copy of this page. You may attach as many additional pages as necessary.

Did you list all of your:

- Mortgages    • Car loans    • Credit card bills    • Family loans    • Student loans
- Taxes that you owe    • Medical bills    • Signature loans    • Bank loans



**Real Estate**

Address of Residence  First Mortgage Holder Name and Address: (Or Real Estate Contract Holder)  Second Mortgage Holder Name and Address:	Estimated Value of Property:  Acct #:  Acct #:	First Amount Owed:	\$
		First Amt Past Due:	\$
		Second Amt. Owed:	\$
		Second Amt. Past Due:	\$

**Other Real Estate (vacant land, rental, or business property)**

Description and Address  Mortgage Holder Name and Address: (Or Real Estate Contract Holder)	Estimated Value of Property:  Acct #:	Amount Owed: \$	
		Amount Past Due: \$	

**How much have you made per year?**

\$\_\_\_\_\_ YTD Gross Income from employment      \$\_\_\_\_\_ Spouse YTD Income from employment  
 \$\_\_\_\_\_ Last Year Gross Income from employment      \$\_\_\_\_\_ Spouse Last Year Gross Income  
 \$\_\_\_\_\_ Two Years Ago Gross Income from employment      \$\_\_\_\_\_ Spouse Two Years Ago Gross Income

**Income from any other source: (i.e. child support, alimony, pension, retirement, unemployment, disability, etc.,)**

Source \_\_\_\_\_ \$\_\_\_\_\_ YTD    \$\_\_\_\_\_ Last Year    \$\_\_\_\_\_ Two Years Ago  
 Source \_\_\_\_\_ \$\_\_\_\_\_ YTD    \$\_\_\_\_\_ Last Year    \$\_\_\_\_\_ Two Years Ago

**Please answer the following questions:**

- Did you receive tax refunds last year?.....  Yes  No
- Last Year: Federal \$\_\_\_\_\_ State \$\_\_\_\_\_ Two Years Ago: Federal \$\_\_\_\_\_ State \$\_\_\_\_\_
- Do you have any co-signers on any bills? .....  Yes  No
- Have you filed bankruptcy before?.....  Yes  No
- Have you paid any one over \$600 in the last 90 days? .....  Yes  No
- Have you paid any relatives in the last year? .....  Yes  No
- Have you been sued or had any property or money taken away in the last year? .....  Yes  No
- Have you sold any property in the last year? .....  Yes  No
- Have you lost anything to fire, theft or gambling in the last year? .....  Yes  No
- Have you gone to credit counseling in the last year? .....  Yes  No
- Have you closed any bank accounts in the last year?.....  Yes  No
- Do you have a safety deposit box? .....  Yes  No
- Are you keeping any property belonging to someone else?.....  Yes  No
- Have you lived at any other addresses for the past two years? .....  Yes  No

1. If you answered "Yes" to any of the above, please explain in detail:  
 \_\_\_\_\_  
 \_\_\_\_\_
2. Are you a member of a legal insurance plan?.....  Yes  No  
 If Yes, what is the name of your insurance company? \_\_\_\_\_