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## CHECKLIST FOR CHAPTER 7 AND CHAPTER 13 PLANS

- Last 6 months of pay stubs OR Income/Expense per month if self-employed
- 2018 and 2019 Tax Returns with W2s and other attachments (2020 tax return if filed)
- VIN# and mileage all for vehicles, along with Lender statements
- 2020 County Tax Assessment on Home and current Lender statement
- List of creditors and credit reports (see attached)
- Divorce Decree and Stipulation, if any
- List of personal property with used values for each item (EXAMPLE ONLY: TV \$value, Couch \$value, Pots & pans \$value, DVD player \$value, Appliances if owned, End tables \$value, etc.). Please contact our office with any questions.
- 401(k) or retirement statements
- Life Insurance statements, Whole or Term policy
- Monthly Budget (see attached)

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**PLEASE NOTE: YOU ARE NOT REQUIRED TO HAVE THIS INFORMATION COMPLETE AT YOUR INITIAL CONSULTATION. I WILL EXPLAIN AND SIMPLIFY THIS CHECKLIST AT OUR MEETING.**  
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## **Current Expenditures of Debtor(s)**

**Complete this schedule by estimating the AVERAGE MONTHLY expenses. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.**

Do you and your spouse maintain separate households? \_\_\_\_\_ Yes \_\_\_\_\_ No If yes, provide amounts for your household and a separate expense sheet for spouse's household.

- 4. Rent or Mortgage payment.....\$ \_\_\_\_\_  
If not included in line 1:
  - 4a. Real estate taxes.....\$ \_\_\_\_\_
  - 4b. Property, homeowner's or renter's insurance.....\$ \_\_\_\_\_
  - 4c. Home maintenance, repair, and upkeep expenses.....\$ \_\_\_\_\_
  - 4d. Homeowner's association or condominium due.....\$ \_\_\_\_\_
- 5. Additional mortgage payments for your residence (2nd mortgage, home equity loan) . . . \$ \_\_\_\_\_
- 6. Utilities:
  - 6a. Electricity, heat, natural gas.....\$ \_\_\_\_\_
  - 6b. Water, sewer, garbage .....\$ \_\_\_\_\_
  - 6c. Home telephone, cell phone, internet, cable.....\$ \_\_\_\_\_
  - 6d. Other. Specify \_\_\_\_\_ \$ \_\_\_\_\_
- 7. Food.....\$ \_\_\_\_\_
- 7b. Housekeeping Supplies.....\$ \_\_\_\_\_
- 8. Childcare and Children's education (daycare, tuition, lunches).....\$ \_\_\_\_\_
- 9. Clothing, laundry and dry cleaning.....\$ \_\_\_\_\_
- 10. Personal care products/services (toiletries).....\$ \_\_\_\_\_
- 11. Medical and dental expense (co-pays, medication, glasses, braces, etc.....\$ \_\_\_\_\_
- 12. Transportation (fuel, maintenance, bus or train fare, not car payment).....\$ \_\_\_\_\_
- 13. Entertainment, recreation, newspapers, books, magazines.....\$ \_\_\_\_\_
- 14. Charitable contributions & religious donations.....\$ \_\_\_\_\_
- 15. Insurance (not deducted from paychecks)
  - 15a. Life insurance.. .....\$ \_\_\_\_\_
  - 15b. Health insurance.....\$ \_\_\_\_\_
  - 15c. Auto insurance.....\$ \_\_\_\_\_
  - 15d. Other insurance (specify) \_\_\_\_\_ \$ \_\_\_\_\_
- 16. Taxes not deducted from paycheck (if you pay in for income taxes).....\$ \_\_\_\_\_
- 17. Installment or lease payments
  - 17a. Car payment for vehicle 1.....\$ \_\_\_\_\_
  - 17b. Car payment for vehicle 2 .....\$ \_\_\_\_\_

- 17c. Other. (tv, furniture payment) Specify \_\_\_\_\_ \$ \_\_\_\_\_
- 17d. Other. (storage unit, etc.) Specify \_\_\_\_\_ \$ \_\_\_\_\_
- 18. Alimony, maintenance, and support (**not deducted from paychecks**).....\$ \_\_\_\_\_
- 19. Payments for support of dependents not living at home: Specify \_\_\_\_\_ \$ \_\_\_\_\_
- 20. Other real property expenses not included previously
  - 20a. Mortgages on other property.....\$ \_\_\_\_\_
  - 20b. Real estate taxes.....\$ \_\_\_\_\_
  - 20c. Maintenance, repair, and upkeep expenses.....\$ \_\_\_\_\_
  - 20e. Homeowner's association or condominium dues.....\$ \_\_\_\_\_
- 21. Other expenses: Specify \_\_\_\_\_ \$ \_\_\_\_\_
  - 21a. Student loan payments.....\$ \_\_\_\_\_

*If we are including the income of a girlfriend/boyfriend or someone that lives with you, please include their own separate expenses:*

- 22. Live-in expenses:
  - 22a. Boyfriend/girlfriend car payment.....\$ \_\_\_\_\_
  - 22b. Boyfriend/girlfriend credit card payment.....\$ \_\_\_\_\_
    - Total owing on credit cards.....\$ \_\_\_\_\_
  - 22c. Boyfriend/girlfriend student loan payment.....\$ \_\_\_\_\_
  - 22d. Boyfriend/girlfriend other payment.
    - Specify: \_\_\_\_\_ \$ \_\_\_\_\_
    - Specify: \_\_\_\_\_ \$ \_\_\_\_\_
    - Specify: \_\_\_\_\_ \$ \_\_\_\_\_

## HOW TO OBTAIN YOUR CREDIT REPORTS

*This is a free report only if you have not obtained your report within a year. You are allowed one free report a year from each credit reporting agency.*

STEP 1: Type [www.annualcreditreport.com](http://www.annualcreditreport.com) in your internet search bar

STEP 2: Click on Request yours now!

STEP 3: Click on request your credit reports (red circle at bottom of the page)

STEP 4: Enter in personal information into blank areas

STEP 5: Enter in characters as shown (case sensitive)

STEP 6: Check Equifax, Experian, and Transunion

STEP 7: Click ok to transfer to a new web page

STEP 8: Enter last 4 of social

STEP 9: Click Submit

STEP 10: Answer questions (it is important to be accurate as possible)

STEP 11: Click get your next credit report

STEP 12: Go to each credit report and fill in information as needed

STEP 10: Verify information as requested

**STEP 13: Print each report before continuing to the next agency (you may also save to your computer and attach to an email to [legaladvice@tblakelaw.com](mailto:legaladvice@tblakelaw.com) if you do not have access to a printer)**