

Please use pen, pencil is hard to read, please print. Scan & email back to Jeff as a PDF.

If something does not apply to you, please mark No, circle None or indicate with N/A.

Avoid "see attachment", try to provide the best concise responses you can on this form. Thanks!

Office Use Only: Rcv'd __ Credit Counseling __ Taxes __ Unsecured __ Expenses __ 60 Days Pay Stubs

FULL Name(s) _____

If joint filing, list BOTH NAMES above. Other Names Used w/in last 8 years: _____

Tel # _____ Best Email Address: _____

Check: __ Married __ Separated __ Single Filing Bankruptcy- __ Joint Married __ Single __ Not Sure

Children: Check __ No dependent children, or list below -include kids you pay child support on-

Age ___ _M_F Age ___ _M_F Age ___ _M_F Age ___ _M_F Age ___ _M_F __ Check if Pregnant

How long have you lived in Iowa without a break? __ All My Life or # of years _____

GROSS ANNUAL INCOME \$ _____ Include all income to household; wages, overtime, child support, business income, bonuses, pension, etc. for the entire household. Do not include Unemployment or Social Security Income. This is based on your last six months TIMES 2.

Employer Name _____ Job Title _____ How long? _____

Spouse Employer Name _____ Job Title _____ How long? _____

List sources/amount of income other than wages: _____

Business Income, Child Support, Pension, Adoption Subsidy etc

Important- The means test may not apply to you if you are a disabled vet or:

__ Check here if your debt is primarily non consumer , (Student loans, medical, business debt, taxes).

REAL ESTATE

Check __ Rent or __ Own Real Estate Currently in Foreclosure? __ No __ Yes - If own:

Check: __ Keep __ Surrender Seeking mortgage modification? Yes No - Banks normally cancel modif. when you file bankruptcy so it can be better to finish the modif. first.

Year Purchased _____ Purchase Price \$ _____ Plan to sell w/in 6 months? Yes No

Current Estimated Market Value \$ _____

First Lender _____ Bal. \$ _____

2nd Mort./Home Eq Ln Lender _____ Bal. \$ _____

If you have other real estate, provide: Market Value \$ _____ Loan Balance \$ _____

Note: Jdgmt liens do not attach to homesteads in Iowa, but they do remain on other real estate.

CASH AND BANK ACCOUNTS

Cash on Hand \$ _____

Bank: _____ Circle: Checking Savings Balance \$ _____

Bank: _____ Circle: Checking Savings Balance \$ _____ Pg 1 of 4

OTHER PROPERTY

Are you the Beneficiary or Trustee of a Trust? Or check Not applicable

Security Deposits (Landlord deposit, water utility etc.)

None or to whom _____ and amount \$ _____

Please be realistic about estimated resale (Craiglist/garage sale) values, we all tend to overestimate.

Furniture & Appliances market value (**craiglist resale prices – Not Retail**) \$ _____

Books, pictures, art, collectables, describe and list resale values if over \$100 total

_____ \$ _____

_____ \$ _____

Clothing resale value \$ _____ **Wedding Rings** \$ _____ **Other Jewelry** \$ _____

Guns (specify rifle, shotgun etc.), cameras, sporting goods, hobby equipment – resale value like on Craiglist. **DO NOT USE FULL RETAIL VALUES**

_____ \$ _____

_____ \$ _____

Pension, IPERS, 401k, IRA, Stocks, Bonds, Mutual Funds and ALL other Investments

Describe _____ Balance \$ _____

Describe _____ Balance \$ _____

Inherited IRA's (other than from a spouse) are not exempt, stop and contact Jeff if your IRA is inherited.

Any **lawsuits/claims** you are making **against others**- personal injury, discrimination, workers comp etc.?

Vehicles – Please go online and check www.KBB.com, We must list values and loan balances.

Year/Make **KBB.com Priv. Party Value** Lender Balance **Name(s) on Title**

***STOP! Did you list KBB private party values on vehicles?**

BUSINESS w/in the last 6 years? No Yes Incorporated? No Yes Still Operating? No Yes

Bus. Name _____ Market value of assets \$ _____ Secured loan balance \$ _____

Describe any **money that is owed to you including pending accounts rcvb'l** and by whom- N/A
or _____

Boats/Motorcycles/Campers/Trailers and Other Valuable Assets (do not list your car again here)

Year Make Model Mileage KBB Priv. Party Value Name(s) on title? Lender Balance

List description and realistic resale value of other significant assets like tools & other valuables not listed.

_____ \$ _____

_____ \$ _____

Recent Credit Card Use

How much in total credit card usage **in the last 90 days**? None or Estimate \$ _____

Date/Amt of last credit card Cash Advance ___/___/___ \$ _____ Balance Xfer ___/___/___ \$ _____

Debt, Lawsuits etc. Check each type of debt you have:

Credit Cards

Back Income Taxes **Over 3 years old?** Yes No Approx. Balance Owed \$ _____

Student Loans NOTE – **Student Loans do not discharge in Bankruptcy**

Lender _____ Balance _____ Lender _____ Balance _____

Medical

Foreclosure Repossession

Family Debt

Lawsuit(s) Judgment(s) – GO AHEAD AND EMAIL PDF'S OF THESE TO JEFF. Jeff must have these in order to get them stopped.

Business Debt

Other- Payday, Personal loans, Auto Accident, disputed, co-signer etc. Describe: _____

MISC.

Do you **receive child support**? No Yes, If yes, monthly amount \$ _____

Do you **pay child support**? No Yes If yes, list name and full address of recipient _____

List **payments to family** in the last year. ***These payments to family will be taken back by the Judge**

Circle: **None** or Name(s) _____ Total \$ _____ Date(s) _____

List **individual creditors paid more than \$600** total in the past 90 days, except mortgage/car payments.

Circle N/A or _____ \$ _____

Have you given away any valuable property in the past 2 years? No Yes

Transfer real estate/car or other valuable property in the past 2 years? No Yes, If yes, describe:

Planning to sell any property in the next 6 months? No Yes, describe _____

GARNISHMENTS -past 90 days? No Yes, who is garnishing _____ Amt taken \$ _____
(Jeff will need the name of the attorney garnishing to get this stopped if active)

Any repossessions w/in last year? No Yes Year/Make/Model _____

Lender _____ Month & Year of Repo _____

Expect **INHERITANCE** or **life insurance proceeds** in the next six months? No Yes, explain:

Do you have a **529 College Savings Fund**? No Yes How much contributed in the last year? \$ _____

Anticipate **divorce property settlement** within the next 6 months? No Yes **STOP AND TELL JEFF NOW IF YOU ARE IN THE PROCESS OF DIVORCE AND WILL GET A SETTLEMENT. You need to wait until at least 6 months after the bankruptcy to receive a divorce property settlement.**

Do you have a **Health Savings Account**? No Yes, Balance:\$ _____ **These are NOT EXEMPT**

Life Insurance: None Term Life **WHOLE LIFE** with **cash value** of \$ _____

If it is through your employer, it is Term Life, not Whole Life.

If you have **whole life**, who is the beneficiary? Spouse Child Other _____

If you have lived at **more than one address in the past 3 years**, list prior addresses:

N/A or Address: _____ Dates _____ - _____

Address: _____ Dates _____ - _____

Prior Bankruptcy? Circle: No Yes Year: _____ There is an **8 Year Wait** between Ch 7 Filings.

Estimated 2019 tax year refunds: Fed \$ _____ State \$ _____

Why did you choose Jeff? _____

I/We have carefully completed and reviewed this information, it is complete and Jeff can rely on it in proceeding on my case. Initials of person(s) who completed this form _____ Date ___/___/20__

Documents Needed for your Chapter 7

Get Jeff the first four pages above first. While he is reviewing your Case Evaluation you can be working on the following at your own pace, no rush.

We will need:

__Credit Counseling Certificate(s)

This is an online course that takes 60-90 minutes. Two certificates for joint married filing. They make you wait a lot, so if you have not done this yet, do this next and then use the mandatory wait times to multi task on the stuff below. www.cricketdebt.com \$35 covers either 1 or 2 certificates.

(There is a 2nd course that you take after your bankruptcy is filed)

__Most recently prepared Federal and Iowa 1040's (PDF attachments are best)

__Past 60 days pay stubs from work if you do work (PDF's)

__The attached Expenses List (PDF)

__The attached Unsecured Creditors List (PDF)

PDF's are best. Or you can drop in the locked drop box at my door anytime.

Feel free to forward these to Jeff anytime. **It is best to put in the subject line of the email what the email contains.** Try to do this throughout your case and it will be much easier searching through emails in the future when there are many.

*After your case is filed, we will need to provide bank stmts and pay stubs that include the day of filing, I will email you when we need those.

Thanks!

This will help us save time at the office and reduce stress. Avoid the natural tendency to understate your expenses, doing so can harm your case. All expenses are MONTHLY. If you do not pay something monthly, add up the last year and divide by 12. Reasonable estimates are fine.

Name(s) _____ Date _____

___ Mortgage or ___ Rent.....\$ _____
 Real Estate Taxes.....\$ _____
 ___ Homeowners or ___ Rental Insurance\$ _____
 Home maintenance, Repair, Upkeep\$ _____
 Association or Condo Dues.....\$ _____
 2nd Mortgage, Home Equity Loan.....\$ _____
 Electricity, Heat, Natural Gas.....\$ _____
 Water, Sewer, Garbage.....\$ _____
 Telephone, Cell, Internet, Satellite, Cable.....\$ _____
 Other Utilities, describe: _____ \$ _____
 Food: Groceries, school lunch, office lunch, eating out plus Housekeeping Costs, paper, cleaning supplies etc.....\$ _____
 Childcare, Sitters & Children’s Education\$ _____
 Clothing, Laundry, Dry Cleaning- Do not leave blank, shoes cost \$100.....\$ _____
 Personal care products, services, Hair care.....\$ _____
 Medical & Dental out of pocket, co-pays, over the counter meds, glasses & contacts\$ _____
 Transportation; GAS, maintenance, bus, Uber, -does not include car payment, For gas, take cost of tank x # of fills/month. Include, oil change, tune up, repairs...\$ _____
 Entertainment & Recreation, movies, videos, subscriptions, Netflix, Amazon Prime and Gym memberships.....\$ _____
 Charitable contributions including Church.....\$ _____
 Life insurance (that is not already deducted on paycheck).....\$ _____
 Health insurance (that is not already deducted on paycheck).....\$ _____
 Car insurance\$ _____
 Other insurance:, describe _____ \$ _____
 Other Taxes, describe: _____ \$ _____
 Car Payments..... #1 \$ _____ #2 \$ _____ #3 \$ _____
 Student Loans.....\$ _____
 Other Installment Payment, describe: _____ \$ _____
 Other Installment Payment, describe: _____ \$ _____
 Include motorcycle, furniture etc. payments if you plan to keep them.
DON’T LIST PAYMENTS DEBT YOU ARE DISCHARGING IN BANKRUPTCY
 Alimony, maint. or support not already deducted from paycheck.....\$ _____
 Support for others, ___kid in college, or describe: _____ \$ _____
 Misc. Expenses, describe: _____ \$ _____
 Misc. Expenses, describe: _____ \$ _____

(Include kids sports & activities costs if not already listed above)

