

## GUIDANCE FOR *PRO SE* DEBTORS

Bankruptcy can have serious long-term consequences. A lawyer can explain to you what may happen as a result of filing for bankruptcy and what your options are. Only attorneys, and no one else, can give you legal advice. A detailed guide is located on our website for self-represented debtors and is available here: [Self-Representation Guide](#).

### TO FILE FOR BANKRUPTCY

1. **Complete Your Credit Counseling.** The Bankruptcy Code requires a debtor to complete a credit counseling course with an approved provider **during the 180-day period ending on the date of the filing a bankruptcy petition**. A list of approved credit counseling providers in the Middle District is available here: <http://www.ncmb.uscourts.gov/content/approved-credit-counseling-providers>. You will be required to file a certificate of evidence of credit counseling with the Court. If you do not complete the course as required, your case will almost certainly be dismissed. If your case is dismissed for failure to take the required credit counseling, your filing fees will not be refunded to you.
2. **Fill Out Your Petition, Schedules and Statements.** After you decide which chapter makes the most sense for you, you need to begin completing your documentation for the Court, including your petition, schedules, statements, and a mailing matrix. Instructions to aid individuals in filling out their bankruptcy forms are available here: [Instructions for Individuals](#). Checklists for the petition, schedules and statements that are required for chapter 7 and chapter 13 are also attached to this document.
  - Download Chapter 7 Petition, Schedules and Statements
    - i. [Chapter 7 Voluntary Petition Package](#)
    - ii. [Statement of Social Security Number \(Official Form 121\)](#)
    - iii. For additional forms, schedules, and statements needed for filing go here: <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>
  - Download Chapter 13 Petition, Schedules and Statements
    - i. [Chapter 13 Voluntary Petition Package and Notice to Creditors of Proposed Plan](#)
    - ii. [Statement of Social Security Number \(Official Form 121\)](#)
    - iii. For additional forms, schedules, and statements needed for filing, go here: <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>
3. **Make Your Mailing Matrix.** A mailing or creditor matrix is required at the time you file your petition. Your creditor matrix will be a typed list of the names and addresses of your creditors organized in a single column. Following the chapter 7 and 13 checklists, you will find an example of what a creditor matrix looks like.

4. **Figure out How You Will Pay Your Filing Fees.** The Clerk's Office can only accept cash (exact amount), cashier's checks, and money orders. Personal checks and credit cards are not accepted from debtors for payment of fees on any case.

- The filing fee for chapter 13 is \$313.00. If you wish to pay your fee in installments, you must file a signed application for Court approval – [Official Form 103A.pdf](#).
- The filing fee for chapter 7 is \$338.00. If you qualify to waive the fee or wish to pay the fee in installments, you must file either [Official Form 103B.pdf](#) or [Official Form 103A.pdf](#). Both applications will be subject to Court approval.

NOTE: This document should be used as an information source and not as legal advice. Please see the attachments which follow.

## CHAPTER 7 CHECKLIST

### **Documents Due at Time of Filing of Bankruptcy Petition:**

- Voluntary Petition for Individuals Filing for Bankruptcy (signed)
- Statement About Your Social Security Numbers
- Certificate of Credit Counseling and Debt Repayment Plan (or certificate pursuant to 11 U.S.C. § 109(h)(3) or a request pursuant to 11 U.S.C. § 109(h)(4))
- Creditor Matrix List (see attached example)
- \$338 Filing Fee (If the fee is to be paid in installments or the debtor requests a waiver of the chapter 7 fee, the debtor must be an individual and must file a signed application for court approval. Official Form 103A or 103B)

### **Documents Due Within 14 Days:**

- Summary of Your Assets and Liabilities and Certain Statistical Information
- Schedule A/B: Property
- Schedule C: Property Claimed as Exempt – 91C (Local Form 91C)
- Schedule D: Creditors Who Have Claims Secured By Property
- Schedule E/F: Creditors Who Have Unsecured Claims
- Schedule G: Executory Contracts and Unexpired Leases
- Schedule H: Your Co-debtors
- Schedule I: Your Income
- Schedule J: Your Expenses
- Schedule J-2: Expenses for Separate Household of Debtor 2 (if applicable)
- Declaration About an Individual Debtor's Schedules
- Statement of Financial Affairs for Individuals Filing for Bankruptcy
- Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation
  
- Verification of Creditor Matrix

### **Documents Due Within 30 Days:**

- **Statement of Intention for Individuals Filing Under Chapter 7**

Warning: File Your Forms on Time. Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The Court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the Court.

## CHAPTER 13 CHECKLIST

### **Documents Due at Time of Filing of Bankruptcy Petition:**

- Voluntary Petition for Individuals Filing for Bankruptcy (signed)
- Statement About Your Social Security Numbers
- Certificate of Credit Counseling and Debt Repayment Plan (or certificate pursuant to 11 U.S.C. § 109(h)(3) or a request pursuant to 11 U.S.C. § 109(h)(4))
- Creditor Matrix List (see attached example)
- \$313.00 Filing Fee (if the fee is to be paid in installments, the debtor must file a signed application for court approval, Official Form 103A)

### **Documents Due Within 14 Days:**

- Summary of Your Assets and Liabilities and Certain Statistical Information
- Schedule A/B: Property
- Schedule C: Property Claimed as Exempt – 91C (Local form 91C)
- Schedule D: Creditors Who Have Claims Secured By Property
- Schedule E/F: Creditors Who Have Unsecured Claims
- Schedule G: Executory Contracts and Unexpired Leases
- Schedule H: Your Co-debtors
- Schedule I: Your Income
- Schedule J: Your Expenses
- Schedule J-2: Expenses for Separate Household of Debtor 2 (if applicable)
- Declaration About an Individual Debtor's Schedules
- Statement of Financial Affairs for Individuals Filing for Bankruptcy
- Chapter 13 Statement of Your Monthly Income and Calculation of Commitment Period
- Chapter 13 Plan (Local Form Chapter 13 Plan)

Warning: File Your Forms on Time. Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The Court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the Court.

## CREDITOR MATRIX

A Matrix is a list of your creditors' names and addresses only. It should list your creditors alphabetically. Creditors should be listed in a single column. Single space each creditor's name and address, and double space between each creditor. Please note that the addresses below are not the correct addresses for the creditors. This is only an example of how a matrix should be prepared.

Belk  
111 South First Street  
Greensboro, NC 27401

First Union  
222 South First Street  
Greensboro, NC 27401

Lowe's  
333 South First Street  
Greensboro, NC 27401

Sears  
444 South First Street  
Greensboro, NC 27401

Zales  
555 South First Street  
Greensboro, NC 27401