



## **Things to do before your hearing:**

1. **Fax or email us, ALL Bank Statements** showing filing date of: \_\_\_\_\_ (regardless of the balance or who they're joint with - include the kid's accounts too), to your paralegal.

### **Bank statement must include:**

- a) The name and account number for each account.
- b) The bank balance on the day we file your papers; the day before, and the day after.

To do that, we usually need **two different pieces of paper**.

**1st**, we need a “**bank statement**”—mailed to you or printed from the internet that **shows your name and account number**. (We try to have that already in our file.)

**2<sup>nd</sup>**, we need a **recent transactions print out**—from your computer or from the bank. It needs to cover up to the day after we send in your papers, and go back thirty days. That print out usually has the last four of your account number, so we can tie it to the bank statement that has your name. You have to get that **AFTER** your papers go to court, and get it to us.

## **2. Take 2nd Portion of Debtor Education Class at [www.moneysharp.org](http://www.moneysharp.org)**

1. Go back to the company you took your first class with and take the “**After Bankruptcy Filing Debtor Education Course**”
2. Next when you're done with your 2nd class, email Vanessa Hill at [vanessa@robertweed.com](mailto:vanessa@robertweed.com) or call her at (703) 335-7793 to let her know.

## **Things to bring to your hearing:**

1. **PHOTO ID**
2. **Social Security Card**
  - a. Or something with your full Social Security # on it and W-2.
  - b. Letter from SS office showing you applied for new card
3. **New home or cell phone #'s, new home or mailing address, new email address.**
4. **\$\_\_\_\_\_ balance due or \$300-payable to Robert R. Weed.**

# MONEY\$HARP

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### Course 2: After Filing Personal Financial Management Course

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Our online course will take you through all of the components of a typical credit counseling session. Upon completion of the bankruptcy counseling session, you will be issued a certificate of participation. This certificate will allow you to proceed with the bankruptcy process. It is our desire to make this delivery process as smooth and efficient as possible.

## **Today's My Bankruptcy Hearing Date-Before & After**



### **PAYMENT**

Unless we made other arrangements, you will owe me **\$300.00** at the hearing.



### **WHAT HAPPENS?**

First, the Trustee will put you under oath and check your photo ID and Social Security number. Then, the Trustee will ask you questions that go something like this:

1. What's your name? Do you still live at the address that's on your form?
2. Where do you work? What's your daytime phone number?
3. Is your spouse in bankruptcy, too? How many dependants do you have?
4. Have you filed bankruptcy before?
5. Do you own your home? When did you buy it and what did you pay? Do you own any property anywhere? Do you have any joint debts with your spouse?
6. What cars do you have? Are they free and clear or are you still paying on them?
7. Do you have any cash value on your life insurance? Are you due a tax refund? Does anyone owe you any money?
8. Did you go over everything on these papers with someone in Mr. Weed's office before you signed them? Did you list all your debts and assets?
9. Are you aware of any changes you need to make to your paperwork?
10. Did you read the handout? (That's the handout that we gave you when you signed the papers. Here's another one.)
11. Do you owe any domestic support obligations? (Alimony or child support)

### **WHAT NEXT?**



You must give us your approval number for your certificate from an approved debtor education course or your **case will be DISMISSED**. Your creditors and the U.S. Trustee have 60 days after the "meeting of creditors" to file papers trying to block you. They can say you lied on your bankruptcy papers, or that you lied in your credit application or the other things we talked about on the pink warning sheet I gave you when first began. Usually, 60 days pass with no one doing anything.

Then, two weeks after that deadline, the court will send you a notice saying that your debts are discharged and your case is closed. This should all be over about three months from today. I'll keep an eye on any problems.