

# BEFORE YOU FILE FOR CHAPTER 7 BANKRUPTCY

Are you ready to file for bankruptcy? Make sure to gather the following **BEFORE** you prepare your petition or see a bankruptcy attorney:

**Credit counseling certificate**

Approved agencies are at [justice.gov/ust](https://www.justice.gov/ust). Certificates expire after 180 days. If your certificate expires retake the course and get a new certificate (which most companies will let you do for free).

**Proof of employment income**

Examples: Paystubs for the last six (6) months, canceled paychecks

**Proof of any other income for the last six (6) months**

Examples: Public assistance, government benefits, Social Security, food stamps, workers' comp, child support, etc.

**Tax returns for the two (2) most recent years you filed taxes**

If you haven't filed taxes in many years, the two most recent tax returns may be several years old.

**Recent credit reports from Experian, TransUnion and Equifax**

For free credit reports, go to [annualcreditreport.com](https://annualcreditreport.com).

**Information about your debts**

Examples: Most recent statements for credit cards, bank accounts, student loans, car loans. Also: court summonses, court judgments, medical bills, collection letters, etc.

**Government-issued photo identification**

Examples: Passport, driver's license or ID card, government ID, military ID, legal resident alien card.

**Social Security card**

If you can't find your Social Security card, you must go to the Social Security Administration before filing to order a replacement card.