

Bankruptcy Worksheets

Use Pencil

Form Revised October 17, 2005

Chapter 7 ___
Chapter 13 ___

(For joint case, include information for both spouses)

How were you referred to us? Client: ___ Atty: ___ Web: ___ Yellow Pages: ___ Radio: ___ Other: ___

PERSONAL

DEBTOR

SPOUSE

FULL NAME:

STREET ADDRESS:

MAILING ADDRESS:
(If different)

COUNTY:

HOME PHONE:

WORK PHONE:

CELL PHONE:

E-MAIL:

SOC. SEC. NO.:

BIRTH DATE:

MARITAL STATUS:

PRIOR BANKRUPTCY (Yr):

All Other Names used in last 6 years
(e.g. married, maiden, trade names)

ALL OTHER ADDRESSES
FOR LAST 2 YEARS:

DEPENDANTS (ages) :

EMPLOYMENT

OCCUPATION:

NAME OF EMPLOYER:

ADDRESS OF EMPLOYER:

LENGTH EMPLOYMENT:

ALL OTHER EMPLOYERS:
LAST 2 YEARS:
(Names, addresses,
dates started and ended)

ALL BUSINESSES YOU:
OPERATED LAST 6 YEARS
(Names, addresses,
dates started and ended)

PROPERTY LIST Law Office of James Palmisano INSTRUCTIONS List all of your property!!! Vermont has exemption laws that protect your property when filing bankruptcy, but you still must list ALL of your property. Include house, vehicles, bank accounts, pensions, personal clothing, jewelry, claims you have against anyone, etc. Failure to list property is fraudulent. Fill in all blanks. Joint filers must specify Husb, Wife, Joint. **Value: "Current Market Value" usually means the price you could sell the property for. For clothing, household items this usually means lawn sale price. For vehicles this usually means the Blue Book or NADA price. (Note: For homes the value is often more than the tax bill appraisal).**

REAL PROPERTY

Description and Address of Property e.g. 1.0 acre & dwelling 100 Main Street Town/City, Vermont	None	List Mortgages, Home Equity Loans, and Liens Name and address of creditor? Amount of loan, mortgage or lien	Owner H - Husb W- Wife J- Joint	Current Market Value
Month/Year Purchased: Tax Bill Appraisal: (Copy tax bill, deed and mortgage)				

PERSONAL PROPERTY

Type of Property	None	Description of Property	Owner H - Husb W- Wife J- Joint	Current Market Value
1. Cash (e.g. what you have in your wallet, at home, in your car, coin bank, etc.)				
2. Checking, savings or other accounts. (Include name of bank and account type) (Copy of last 3 monthly statements)		Bank Name Account type		
3. Security deposits. (e.g. paid to landlord)				
4. Household goods and furnishings. (e.g. 3 bedroom home (or apt.) appliances, furniture and furnishings)				
5. Books, pictures and other art objects, antiques, stamp, coin other.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies (Cash surrender value)				
10. Annuities. (Copy of last statement)				
11. Interests in Education IRA, or State Tuition Plan. (Copy of last statement)				
12. Interests in IRA, 401k, pension or profit sharing plan (Copy of last statement)				
13. Stock and interests in incorporated and unincorporated businesses. (E.g. 3 shares IBX Corp; or 2 shares family owned corporation)				

14. Interests in partnerships.				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable.				
17. Alimony, child support and property settlements <i>(i.e. paid to you)</i>				
18. Other liquidated debts owing debtor including tax refunds. <i>(Does anyone owe you money? Or do you have a judgement against anyone?)</i>				
19. Equitable or future interests, life estates, and rights or powers <i>(Are you on the deed to your parent's or anyone else's property?)</i>				
20. Interest in an estate of a decedent, death benefit plan, life insurance policy, or trust. <i>(Has anyone died or likely to die in the next six months that you are going to inherit from? Are you beneficiary of a life insurance policy or a trust?)</i>				
21. Other contingent and unliquidated claims <i>(e.g. lawsuits, personal injury claim, worker's comp claim, disability claim)</i>				
22. Patents, copyrights.				
23. Licenses, franchises, and other general intangibles.				
24. Customer lists.				
25. Automobiles, trucks, trailers, and other vehicles and accessories. Year Make Model Loans e.g. 2000 Ford Escort Ford Credit 1999 Polaris Sled XYZ Cr Union 2003 Yamaha ATV ABC Bank 2000 Starcraft RV None	Year	Make	Model	Miles
26. Boats, motors, and accessories.				Loans
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Business inventory.				
31. Farm animals.				
32. Crops - growing or harvested.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property. <i>(E.g. mobile home or house pets, snowblower, riding mower, computer, printer, fax, scanner)</i>				

MONTHLY INCOME (Estimate of average monthly income)

[Note: Include income of non-filing spouse unless living in separate households]

	<u>MONTHLY</u>	DEBTOR	SPOUSE
Wages - Current monthly wages and commissions (pro rate if not paid monthly)	\$	_____	\$ _____
Estimated monthly overtime	\$	_____	\$ _____
Bonuses (pro rate if not paid monthly)	\$	_____	\$ _____
Mileage reimbursement	\$	_____	\$ _____
SUBTOTAL	\$	_____	\$ _____
LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security	\$	_____	\$ _____
b. Insurance, union dues, other	\$	_____	\$ _____
SUBTOTAL OF MONTHLY PAYROLL DEDUCTIONS	\$	_____	\$ _____
TOTAL NET MONTHLY TAKE HOME PAY	\$	_____	\$ _____
Self-Employment Income (business Income less business expenses)	\$	_____	\$ _____
Child Support, Alimony	\$	_____	\$ _____
Other monthly income - e.g. pension, social security, unemployment, worker's comp (Specify) _____	\$	_____	\$ _____
TOTAL BOTH SPOUSES \$ _____		TOTALS \$ _____	\$ _____

GROSS INCOME FOR LAST SIX MONTHS - 6 MONTHS

(Income from all sources for last six full months ending last month)

LAST SIX MONTHS INCOME

[E.G. if current month is April, list Income for October 1 to March 31]

\$ _____ \$ _____

YEARLY INCOME - CURRENT AND PAST TWO YEARS

YEARLY INCOME

GROSS INCOME - YEAR TO DATE	\$	_____	\$	_____
GROSS INCOME - 2009	\$	_____	\$	_____
GROSS INCOME - 2008	\$	_____	\$	_____

MONTHLY LIVING EXPENSES (Average monthly expenses)

(Pro rate any expenses not paid monthly)

MONTHLY

Rent or home mortgage payment	\$	_____	Property Taxes (not included in mortgage)	\$	_____
Are real estate taxes included? Yes/No _____			Installment payments (vehicles, boats, sleds, storage units):		
Is property insurance included? Yes/No _____			Auto	\$	_____
Home equity loan payment	\$	_____	Auto	\$	_____
Heating/gas/oil/wood	\$	_____	Other	\$	_____
Electric	\$	_____	Other	\$	_____
Telephones/cell phones/pagers	\$	_____	Student Loans	\$	_____
Cable, satellite, internet	\$	_____	Child support / alimony payments	\$	_____
Water/sewer	\$	_____	Payments for support of additional dependents		
Home maintenance (repairs, trash, lawn, snow)	\$	_____	not living at your home (e.g. college child)	\$	_____
Food/groceries/household supplies	\$	_____	Hair/nails/beauty/toiletries	\$	_____
Clothing/shoes	\$	_____	Cigarettes/tobacco	\$	_____
Laundry/dry cleaning	\$	_____	Alcohol	\$	_____
Medical/dental/glasses (uninsured)	\$	_____	Dining/restaurants	\$	_____
Transportation: Gasoline	\$	_____	Memberships/sports/fitness	\$	_____
Service, tires	\$	_____	School lunches/allowances	\$	_____
Registration/licenses	\$	_____	Childcare	\$	_____
Other: cleaning	\$	_____	Gifts/holidays	\$	_____
Recreation, vacation, music, movies, video rental	\$	_____	Pet Care: # pets _____	\$	_____
Church/Charitable contributions	\$	_____	Work lunches	\$	_____
Insurance (not deducted from wages or included in home mortgage payments)			Miscellaneous Expenses	\$	_____
Homeowner's or renters	\$	_____	Payments to secured creditors not listed above		
Life	\$	_____	Specify _____	\$	_____
Health	\$	_____	Other expenses not listed above		
Auto	\$	_____	Specify _____	\$	_____
Other	\$	_____	TOTAL MONTHLY EXPENSES \$ _____		

CREDITOR LIST INSTRUCTIONS List all of your debts *whether you want to keep them or not!!!* Include house, vehicles, credit union even if "keeping". Fill in all blanks & list date opened & last used. Joint filers must specify Husband, Wife, Joint. Failure to list debt is fraudulent. **First list debts with collateral like mortgages, mobile homes, vehicles, pension loans and other secured debts. List credit cards, medical, unsecured debts etc. last.** For secured creditors check whether you will keep or surrender collateral (If you no longer wish to make payments to a secured creditor and you will give up the property that secures that particular debt, then you should check "surrender". The debt will be discharged in your bankruptcy case).

1	Creditor ABC Credit Card Company		Address **SAMPLE** PO Bx 100		City Wilmington	State DE	Zip 00000
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input checked="" type="checkbox"/> Joint	Date opened 06 / 1999	Date last used 12/20 / 2005	What for: Credit Card	Account # 00000000000000	Bal \$ 1,250.00	
		Described collateral (house, vehicle, pension) or NONE NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #) **SAMPLE** XYZ Collections, PO Bx 00, New York, NY 00000			
2	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
3	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
4	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
5	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
6	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
7	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			
8	Creditor		Address		City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened /	Date last used /	What for:	Account #	Bal \$	
		Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)			

9	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
10	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
11	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
12	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
13	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
14	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
15	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				
16	Creditor		Address	City	State	Zip
	<input type="checkbox"/> Husb <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Date opened / Date last used /	What for:	Account #	Bal \$	
Described collateral (house, vehicle, pension) or NONE () keep () surrender		Co-signer, Collection Agent or Attorney (name, address, acct #)				

GENERAL BANKRUPTCY QUESTIONS

Chapter 7 and Chapter 13 Cases

1. Do you anticipate a substantial change in your income or expenses in the next year?
() no () yes If yes, please explain:

2. Have you charged more than **\$500.00** for luxury items to any single creditor in the last **90 days** or taken cash advances of more than **\$750.00** within the last **70 days**?
() no () yes
If yes: Name of creditor; dates and amounts of charges; what for

3. **Payments to creditors**
Have you paid any person or creditor more than **\$600.00** within the last **90 days** ?
If yes: Name of creditor; dates and amounts of payments; amount still owing

4. **Lawsuits**
Have any lawsuits been filed or pending against you within the last **one year**?
If yes: Caption of suit; type of proceeding; status of case; court location

5. **Repossessions, foreclosures and returns**
Has any of your property been repossessed or foreclosed on within the last **one year**? (Include voluntary repossessions)
If yes: Description and value of property, name and address of creditor, date of foreclosure or repossession

7. **Gifts**
Within the last **one year** have you made any gifts aggregating more than \$200 per family member or more than \$100 per charity?
If yes: Name and address of person or organization; date and value of gift or gifts

8. **Losses**
Have you suffered any losses from fire, theft, casualty or gambling within the last **one year**?
If yes: Description of loss, value property, was loss covered by insurance

9. Payments related to debt counseling or bankruptcy
List payments you have made to attorneys or non-attorneys for debt counseling or bankruptcy services within last **one year**
▶Date of payment, amount, name of payee

10. Other transfers
Have you transferred any property within the last **two years** (e.g sale of house, car, motorcycle, stock, etc); or have you otherwise used any property as security for a loan or debt within the last **two years** (e.g. refinance of home or vehicle)?
▶If yes: Name and address of transferee, describe property, transfer date and value received

11. Closed financial accounts
Have you closed any bank account or financial account within the last **one year**?
▶If yes: Type of account, account number, date closed, name of institution, and final balance

12. Safe deposit boxes
List each safe deposit you have or which you closed within last **one year**
▶Name of bank, description of contents, date of closing

13. Setoffs
List all setoffs made by any creditor, including a bank, against any of your debts within the last **90 days** (e.g. Banks sometimes exercise a setoff by taking money out of your deposit account to satisfy past due payments on one of your loans or credit card bills. *Note: Prior to filing bankruptcy you should withdraw all funds deposited with any bank where you also have a debt that is dischargeable in your bankruptcy case. If not, you will likely lose those funds to the bank once your bankruptcy is filed*)
▶Date, name and address of creditor, setoff amount

14. Property held for another person
Do you have any property in your possession that belongs to someone else? (e.g. dining table belongs to my parents; brother has snowmobile stored in my garage; girlfriend has vehicle parked here, some furniture belongs to her)
▶If yes: Name of owner, description and value of property, location of property

15. Prior addresses last 3 years
Have you lived at any other address in the last **three years**?
▶If yes: Addresses, name used, dates of occupancy

16. Any debts incurred prior to purchasing your home
If you own a home, were any of your current debts or loans in existence at the time you purchased your home ?
If yes: Name of creditor; dates and amounts of charges

BANKRUPTCY OFFICE

MONTPELIER, VERMONT 05602

Vermont Bankruptcy Services
Law Office James Palmisano
Tel: 800-585-3169 / 802-229-4001
www.VermontBankruptcy.net

Document List: Documents needed to prepare your case.

- PHOTO ID and SOCIAL SECURITY CARD (or something with your SS number on it).
- PAYSTUBS for the last sixty (60) days.
- PROOF OF INCOME for the last six (6) months. This may include copies of paychecks, pay stubs, bank statements, books, etc. (If self employed, provide profit and loss statement).
- TAX RETURNS for the last two (2) years. (Both State and Federal Returns)
- BANK STATEMENTS for the last three (3) months for ALL accounts (individual, joint or business) on which your name appears.
- VEHICLES: Copy of TITLES (plus a copy of current registration), STATEMENTS OF BALANCE DUE and PROOF OF VALUES for all automobiles, motorcycles, boats, snowmobiles, ATVs, trailers, etc., on which your name appears; (valuations may be obtained from any reliable source including one of the following websites:

NADA: <http://www.nada.com>

Kelley Blue Book: <http://www.kbb.com>

- PENSIONS, ANNUITIES or RETIREMENT PLANS - All statements you received in the last one (1) year.
- LIFE INSURANCE - Copies all statements you received in the last one (1) year for any policies owned by you.
- DEEDS, MORTGAGES, PAYOFF STATEMENTS and PROPERTY TAX BILLS for any real property on which your name appears (Copy of the *RECORDED* deed and mortgage with the town clerk stamp showing date of recording) (ALSO all appraisals done within last three (3) years).
- TRANSFER DOCUMENTS for any property sold or transferred by you within two (2) years prior to filing bankruptcy (e.g. real estate, mobile home, motor vehicles, or any property worth more than \$500.00, etc.)
- PERSONAL INJURY CLAIMS. Copy of the complaint for any personal injury lawsuit or cause of action in which you have an interest.
- CREDIT REPORT. Copy of a recent credit report from one of the three major credit reporting agencies.
- LAWSUITS. Copy of any lawsuit or small claims action in which you have been named as plaintiff or defendant.
- DEBTS. Copies of any bills, invoices, statements, collection letters, etc. for any of your debts.
- DOMESTIC SUPPORT ORDERS. Copy of any divorce order issued within the last one (1) year.

Please note, everyone's financial situation is different. We have listed many of the documents most people commonly have concerning their finances. This list is not meant to be exhaustive. If you have other documents relating to your financial situation, please provide those as well so we may properly prepare your bankruptcy papers. The best advise is that when in doubt, bring it in.