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## PERSONAL BANKRUPTCY WORKSHEET

Date: \_\_\_\_\_

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Social Security # \_\_\_\_\_

Marital Status:     Single     Married     Divorced     Separated     Widowed

### SPOUSE (whether filing jointly or not):

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Spouse's Social Security # \_\_\_\_\_

County of Residence: \_\_\_\_\_

Have you resided in this County for the last six months? Yes/No

Have you resided in California continuously for the last 2 years? Yes/No

What is the nature of your debts?     Consumer     Business

Other names (aliases) that you go by or that appear on your credit report/credit statements:

\_\_\_\_\_

Have you (or your spouse) filed for Bankruptcy in the last 10 years?     No     Yes

Who filed?     Only you     Only spouse     Both you & spouse    Which chapter?     7     13

Date filed: \_\_\_\_\_ Case number: \_\_\_\_\_ Location filed: \_\_\_\_\_

Did you receive a discharge?     No     Yes    Was the case dismissed?     No     Yes

In the past 6 years, did you work as a sole proprietor or independent contractor? Or receive 1099s? Or have an interest in any corporation or partnership? Also, were you an officer, director, partner, or managing executive of any type of business? If Yes, please fill out the following:

Name(s) of Business: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Business Address: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Tax ID #: \_\_\_\_\_

CPA/Tax Preparer: \_\_\_\_\_

# ASSETS

NOTE: you must list all property in which you have a legal or equitable interest, including property in the name of a non-filing spouse and all community property acquired during your marriage, if applicable. You are entitled to certain exemptions- we will go over those exemptions/whether all/part of your property is exempt. Attach additional pages as necessary if insufficient room to answer below questions.

## REAL ESTATE:

List all real estate in which you have an interest in: (provide a copy of the grant deed for each property and online valuation printout such as Zillow, a broker's opinion of value, or an appraisal)

### Residence

Address: \_\_\_\_\_

Approx. Current Market Value \$ \_\_\_\_\_ Total Amount Owed on this property \$ \_\_\_\_\_

Name(s) on Title: \_\_\_\_\_

Did you purchase or acquire an ownership interest in your residence within the last 3 ½ years? YES/NO

If you did, did you sell a previous principal residence to purchase your current principal residence? YES/NO

Have you recently made a lump-sum paydown on the mortgage? YES/NO, provide details

Have you recently done a cash out refinance? YES/NO; provide details

### Other real property (in the United States or International)

Address: \_\_\_\_\_

Approx. Current Market Value \$ \_\_\_\_\_ Total Amount Owed on this property \$ \_\_\_\_\_

Name(s) on Title: \_\_\_\_\_

**Is your name on any other real property, including vacation homes and vacant lots? Even include properties in which you are on the loan(s) but not on title.**

Timeshares: Description: \_\_\_\_\_ Current Market Value: \$ \_\_\_\_\_

## REAL ESTATE LOANS/REAL ESTATE LIENS:

Provide the mortgage/lien information for each piece of real estate that you own/provide a current statement:

### **1<sup>st</sup> Mortgage**

Lender: \_\_\_\_\_

Balance Owed \$ \_\_\_\_\_ Current? Yes/No If not, amount of arrears: \_\_\_\_\_

Date Loan Incurred: \_\_\_\_\_

### **2<sup>nd</sup> Mortgage, Equity Line, etc.**

Lender: \_\_\_\_\_

Balance Owed \$ \_\_\_\_\_ Current? Yes/No If not, amount of arrears: \_\_\_\_\_

Date Loan Incurred: \_\_\_\_\_

**Other Liens Against Property (tax liens, judgment liens, deeds of trust, etc.).**

Description: \_\_\_\_\_  
Balance Owed \$ \_\_\_\_\_ Date Incurred: \_\_\_\_\_

**VEHICLES:**

List all vehicles in which you have in interest in: (even if the vehicle is co-owned with anyone else)

year \_\_\_\_\_ make \_\_\_\_\_ model \_\_\_\_\_ condition \_\_\_\_\_ mileage \_\_\_\_\_  
Kelley Blue Book Value--Private Sale Value (not trade-in) (search online [www.kbb.com](http://www.kbb.com)): \$ \_\_\_\_\_  
Paid off? YES or NO If not paid off, what is the balance owed on the vehicle loan \$ \_\_\_\_\_

year \_\_\_\_\_ make \_\_\_\_\_ model \_\_\_\_\_ condition \_\_\_\_\_ mileage \_\_\_\_\_  
Kelley Blue Book Value--Private Sale Value (not trade-in) (search online [www.kbb.com](http://www.kbb.com)): \$ \_\_\_\_\_  
Paid off? YES or NO If not paid off, what is the balance owed on the vehicle loan \$ \_\_\_\_\_

**Is your name on title to any other vehicles? Include vehicles in which you are on the loan but the vehicle is not in your possession. Also include vehicles for which you co-signed or that another person makes the payment.**

**MOTORCYCLES, ATVS, BOATS, RVS, TRAILERS, AND OTHER RECREATIONAL VEHICLES:**

year \_\_\_\_\_ make \_\_\_\_\_ model \_\_\_\_\_ condition \_\_\_\_\_  
Market Value \$ \_\_\_\_\_ Paid off? YES?NO If not paid off, what is the balance owed? \$ \_\_\_\_\_

**Is your name on title to any other motorcycle, ATV, boat, RV, trailer or other recreational vehicle? Include vehicles in which you are on the loan but the vehicle is not in your possession. Also include vehicles for which you co-signed.**

**VEHICLE LOANS/LEASES:**

Provide the car loan/lease information for vehicle, boat or recreational vehicle that you own and please attach a current statement: Be sure to list any loans or leases in your name, even if paid by someone else.

**Auto Loans:**

Which Auto? \_\_\_\_\_ Lender: \_\_\_\_\_  
Balance Owed: \_\_\_\_\_ Current? Yes/No If not,  
Months in Arrears: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_ Interest rate: \_\_\_\_\_ %  
Date Loan Incurred: \_\_\_\_\_

Which Auto? \_\_\_\_\_ Lender: \_\_\_\_\_  
Balance Owed: \_\_\_\_\_ Current? Yes/No If not,  
Months in Arrears: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_ Interest rate: \_\_\_\_\_ %  
Date Loan Incurred: \_\_\_\_\_

**Auto Leases:**

Which Auto? \_\_\_\_\_ Lender: \_\_\_\_\_  
Current? Yes/No If not,  
Months in Arrears: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_  
Date Lease Incurred: \_\_\_\_\_

**Typical amount of cash on hand: \$ \_\_\_\_\_**

**Security Deposit held by Landlord (if a renter) and include landlord name: \$ \_\_\_\_\_**

**Garage sale value of miscellaneous household goods and furnishings (List items worth over \$500 separately, including items such as pianos): \$ \_\_\_\_\_**

**Garage sale value miscellaneous clothing (list items worth over \$500): \$ \_\_\_\_\_**

**Collectables such as art, stamps, coins, collections**

Description: \_\_\_\_\_ Estimated Market value: \$ \_\_\_\_\_

**Jewelry** (List individual items worth over \$1,000 separately)

Description: \_\_\_\_\_ Current Market Value: \$ \_\_\_\_\_

**Firearms**

Description: \_\_\_\_\_ Current Market Value: \$ \_\_\_\_\_

**Sports equipment and other hobby equipment**

Description: \_\_\_\_\_ Current Market Value: \$ \_\_\_\_\_

**Whole Life/Universal Life insurance policies:**

Name of insurance company: \_\_\_\_\_

Cash Surrender Value: \$ \_\_\_\_\_

**BANK ACCOUNTS:**

List all accounts that are open, even if zero or small balance: (provide a copy of last 3 months statements and copies of all cancelled checks)

Bank: \_\_\_\_\_ savings/checking last 4 digits of acct # \_\_\_\_\_ balance \$ \_\_\_\_\_

Bank: \_\_\_\_\_ savings/checking last 4 digits of acct # \_\_\_\_\_ balance \$ \_\_\_\_\_

Bank: \_\_\_\_\_ savings/checking last 4 digits of acct # \_\_\_\_\_ balance \$ \_\_\_\_\_

**Include joint accounts. Is your name or social security number on any other bank accounts?**

**Cryptocurrency (BitCoin, etc.)**

Description: \_\_\_\_\_ Current Market Value: \$ \_\_\_\_\_

**RETIREMENT ACCOUNTS:**

**IRAs, 401Ks, Annuities, Pensions, etc. (Please specify type you have)**

Owner:  You  Spouse

Name of Financial Institution: \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Type of account: \_\_\_\_\_

Do you currently have a loan against your 401K, if applicable?  No  Yes: Balance \$ \_\_\_\_\_

Owner:  You  Spouse

Name of Financial Institution: \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Type of account: \_\_\_\_\_

Do you currently have a loan against your 401K, if applicable?  No  Yes: Balance \$ \_\_\_\_\_

**NON-RETIREMENT INVESTMENTS AND ACCOUNTS:**

**Brokerage and Stock Accounts, etc. (Please specify type you have)**

Owner:  You  Spouse

Name of Financial Institution: \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Type of account: \_\_\_\_\_

Owner:  You  Spouse

Name of Financial Institution: \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Type of account: \_\_\_\_\_

**Ownership of any 529 plans for children or grandchildren:**

Description \_\_\_\_\_ Value \$ \_\_\_\_\_

Did you contribute to such accounts within the last 2 years? If yes, how much and when

\_\_\_\_\_

**Ownership of any shares of stock in any company/corporation (public or private):**

Description \_\_\_\_\_ Value \$ \_\_\_\_\_

**Alimony/Child Support owed to you (collectible or not):**

Description: \_\_\_\_\_ Balance Owed: \$ \_\_\_\_\_

**Other liquidated debts/receivables owed to you, including expected/possible tax refunds (include estimated tax refunds for this current year even if a return has not been filed yet):**

Description: \_\_\_\_\_ Value: \$ \_\_\_\_\_

**Ownership interests in any businesses, partnerships, or corporations (s-corps, c-corps, LLCs):**

Description: \_\_\_\_\_

List whether businesses are active (open) or not active (closed)

**Inheritance rights/beneficial interests in any trust or probate estates based on a recent death of relative/friend? (even if distribution has not occurred but will/may occur in the future)**

Description: \_\_\_\_\_

**Any claims or causes of action that you have or may have against person or any company? Include any potential claims or causes of action (personal injury, workers comp, and wrongful death claims)**

Description: \_\_\_\_\_

**Any pending lawsuits or judgments against any person or any company?**

Description: \_\_\_\_\_

**Interests in any intangible property/intellectual property such as patents, franchises, licenses, copyrights?**

Description: \_\_\_\_\_

**Are there any other assets not listed above that are shown on any social media sites? (review all present and past social media postings – Facebook, LinkedIn, etc.)**

Description: \_\_\_\_\_

**Any additional property of value not previously listed?**

Brief Description: \_\_\_\_\_

Market Value: \_\_\_\_\_

**BUSINESS ASSETS (If applicable for sole proprietors):**

Please provide the following valuations to the extent applicable to your business (do not include assets owned by a corporation or LLC):

**Inventory/Supplies:** \_\_\_\_\_

**Accounts Receivable:** \_\_\_\_\_

**Office Equipment/Furniture/Computers:** \_\_\_\_\_

**Business Machinery and Equipment:** \_\_\_\_\_

**Are you a party to any leased property (real or personal property)? Are you a party to any other long-term contracts?**

Brief Description: \_\_\_\_\_

## DEBTS

### FEDERAL/STATE TAXES:

Do you owe any state or federal taxes? Yes/No. Timely filed all of your state and federal returns? \_\_\_\_\_  
Please list all delinquent year(s), amounts owed for each year, and whether and when the returns were filed:

Any tax liens? If yes, please list for what years \_\_\_\_\_

**If you owe any taxes, please provide us with a current statement and a copy of a tax account transcript for each tax year. The tax account transcript can be obtained directly from the IRS online website.**

### DOMESTIC SUPPORT OBLIGATIONS:

Do you owe any child or spousal support? If yes, please describe/how much? \_\_\_\_\_

### PRE-MARITAL AGREEMENT:

If married, do you have a pre- or post-nuptial agreement? If yes, please provide a copy.

### UNSECURED DEBTS:

How much is your general unsecured debt (credit cards, medical bills, etc.)? \_\_\_\_\_  
All of your outstanding debt (all credit accounts) must be reported to court, including outstanding student loans. Please attach credit card statements, medical bills, etc. You can just provide us with one statement for each account. If you do not have any statements, you can provide a copy of your credit report. Also, for each account, we will need to know last four digits of account number and let us know approximate date when you last made charges on the account or the time period when the debts on the account were incurred.

**Have you ever co-signed or did anyone co-sign for you on a debt? Yes/No:**

Which account? \_\_\_\_\_

Name and address of co-debtor: \_\_\_\_\_

**Are you a party to a business lease or did you sign any long-term contracts? Yes/No**

Description: \_\_\_\_\_

**Have you ever signed a personal guaranty for a business debt? Yes/No**

Description: \_\_\_\_\_

**Has any creditor, including a bank, setoff any amounts you owe against any of your deposits?**

If yes, please describe: \_\_\_\_\_

# HOUSEHOLD INCOME

YOU

SPOUSE  
If married, must list spouse's  
Information even if spouse not also filing

Employer Name: \_\_\_\_\_

\_\_\_\_\_

How Long Employed: \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Title/Occupation: \_\_\_\_\_

\_\_\_\_\_

Are you age of 65 or over? YES/NO

YES/NO

**DEPENDANTS**

Claimed on your last tax return?

Lives with you?

Age\_\_\_\_ son / daughter / other

Yes  No

Yes  No

Age\_\_\_\_ son / daughter / other

Yes  No

Yes  No

Age\_\_\_\_ son / daughter / other

Yes  No

Yes  No

	YOU	SPOUSE
<b>Gross Income</b>		
Current monthly gross wages, salary, commissions	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
<b>Less Deductions</b>		
Payroll taxes and Social Security	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____
Life insurance	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____
Involuntary/mandatory retirement contributions	\$ _____	\$ _____
Voluntary 401K/retirement plan contributions	\$ _____	\$ _____
401(k) loan payments	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____

**Plus Additional Income**

Net Regular monthly income from business or profession	_____	_____
Net Rental income (from real property)	\$ _____	\$ _____
Alimony and/or Child support income	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Unemployment	\$ _____	\$ _____
Disability income	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other income:	\$ _____	\$ _____

Explain any significant expected income changes in the near future:

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**Be prepared to provide supporting documentation for all income amounts listed. If you have a business, provide us with a current income and expense statement. If you receive corporate draws or are a sole proprietor you must demonstrate the exact amount of corporate draws/income received over last six months by providing us with copies of your financial records such as QuickBooks printouts or bank statements showing the monthly deposits. Same applies to rental property.**

**Past Six Months Gross Income**

Please provide your gross income on a monthly basis for last six months:

	YOU	SPOUSE
6 months prior	\$ _____	\$ _____
5 months prior	\$ _____	\$ _____
4 months prior	\$ _____	\$ _____
3 months prior	\$ _____	\$ _____
2 months prior	\$ _____	\$ _____
1 month prior	\$ _____	\$ _____
Current month	\$ _____	\$ _____

# HOUSEHOLD EXPENSES

Rent \$ \_\_\_\_\_ First Mortgage \$ \_\_\_\_\_ Second/Equity Line \$ \_\_\_\_\_

Landlord name: \_\_\_\_\_

Property Taxes Included in Mortgage Payment?  Yes  No .....\$ \_\_\_\_\_

Homeowner's Insurance Included in Mortgage Payment?  Yes  No .....\$ \_\_\_\_\_

Rental Insurance .....\$ \_\_\_\_\_

Home/Apartment maintenance .....\$ \_\_\_\_\_

HOA dues .....\$ \_\_\_\_\_

Electric, Heat, Natural Gas.....\$ \_\_\_\_\_

Water .....\$ \_\_\_\_\_

Sewer.....\$ \_\_\_\_\_

Garbage.....\$ \_\_\_\_\_

Telephone.....\$ \_\_\_\_\_

Cell Phone .....\$ \_\_\_\_\_

Internet.....\$ \_\_\_\_\_

Cable .....\$ \_\_\_\_\_

Food.....\$ \_\_\_\_\_

Daycare.....\$ \_\_\_\_\_

Children's school tuition .....\$ \_\_\_\_\_ (be prepared to substantiate)

Clothing.....\$ \_\_\_\_\_

Laundry and dry cleaning.....\$ \_\_\_\_\_

Medical and dental co-pays .....\$ \_\_\_\_\_

Transportation costs (not including car payments).....\$ \_\_\_\_\_

Charitable contributions .....\$ \_\_\_\_\_ (be prepared to substantiate)

Life Insurance .....\$ \_\_\_\_\_

Health Insurance (paid out of pocket) .....\$ \_\_\_\_\_ (not already deducted from paycheck)

Auto Insurance.....\$ \_\_\_\_\_

Self Employment Taxes .....\$ \_\_\_\_\_

Auto Payment list vehicle \_\_\_\_\_ .....\$ \_\_\_\_\_

Auto Payment list vehicle \_\_\_\_\_ .....\$ \_\_\_\_\_

Court-ordered child and/or spousal support payments \$ \_\_\_\_\_

Other expenses. Please specify \_\_\_\_\_ .....\$ \_\_\_\_\_

**Be prepared to provide supporting documentation/substantiation if requested for all expenses amounts listed.**

**PAST/CURRENT INCOME:**

Please provide your gross income that you received from employment, trade, profession, or business (include wages, 1099 income, and corporate draws (provide evidence of such income for last six-month period):

**GROSS INCOME JANUARY 1 TO DATE:**

YOU: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_  
SPOUSE: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_

**GROSS INCOME FOR PRIOR YEAR:**

YOU: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_  
SPOUSE: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_

**GROSS INCOME FOR TWO YEARS PRIOR:**

YOU: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_  
SPOUSE: gross wages \$ \_\_\_\_\_ Gross business income \$ \_\_\_\_\_ other \$ \_\_\_\_\_

**Have you received any other income in the last two years such as social security, rental income, sale of a business, sale of stock, etc.?**

If yes, please describe and list amounts:

\_\_\_\_\_

**ADDITIONAL REQUIRED INFORMATION**

**Have you paid any of your unsecured creditors more than \$600 (collectively) in the past 90 days?**

If yes, please describe: \_\_\_\_\_

**Have you taken any cash advances or made any large credit card purchases within the past year?**

If Yes, please describe: \_\_\_\_\_

**Have you made any payments or transferred any funds or property to relatives/family members in last 12 months to repay them on any type of loan given to you?**

Name	Relationship	Date(s) of Payment	Amount Paid
			\$ _____

**Have you made any payments or transferred any funds or property to friends in last 3 months to repay them on any type of loan given to you?**

Name	Relationship	Date(s) of Payment	Amount Paid
			\$ _____

**Have you refinanced your real estate in the last 2 years? Yes/No. If yes, state when/amount of cash out and provide a copy of the closing statement.**

**Have you been sued or been a party to any civil or criminal lawsuits or administrative proceedings within the last 12 months?** If Yes, please describe the circumstances and provide a copy of the applicable complaint.

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**Had any property garnished, levied, repossessed, or foreclosed on during the last 12 months?**

Creditor: \_\_\_\_\_ Date: \_\_\_\_\_ Value: \$ \_\_\_\_\_ Description: \_\_\_\_\_

**Have you given gifts of value greater than \$1,000 in the last 12 months (including to family members)?**

Name/Address	Relationship	Date(s) of Payment	Value
_____	_____	_____	_____ \$

**Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

Name/Address	Relationship	Date(s) of Payment	Value
_____	_____	_____	_____ \$

**Have you had any losses from fire, theft, other casualty or gambling in the last 12 months?**

If Yes, please describe: \_\_\_\_\_

**Have you sold or transferred any real property during past 4 years. (e.g. residences, rentals or second homes via sale, short Sale, title transfer, etc.)**

Address of Property and Value	Date Transferred	To Whom?
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Provide copies of closing statements and explain the circumstances/what you did with any net proceeds received.

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**Have you sold or transferred any personal property during past 2 years. (e.g. cars, trucks, etc.)**

Description of Property and Value	Date Transferred	To Whom?
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**Have you sold or transferred any businesses in the last 4 years?**

If Yes, please describe in detail: \_\_\_\_\_

**Have you given anyone a deed of trust on your real estate in the last 12 months?**

If Yes, please describe in detail: \_\_\_\_\_

**List closed, sold or otherwise transferred any financial accounts and instruments in the last year, (checking, savings, CD's, pension funds, brokerage accounts, etc.)**

Bank	Type of Account	Account #	Value at closing \$	Date Closed
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**Do you have a safe deposit box with valuables kept inside?**

If Yes, please describe: \_\_\_\_\_

**List your residences within the last THREE (3) years.**

Address: \_\_\_\_\_ Dates of Occupancy from \_\_\_\_\_ to: \_\_\_\_\_

Address: \_\_\_\_\_ Dates of Occupancy from \_\_\_\_\_ to: \_\_\_\_\_

**Spouses during past 8 years (list even if *divorced/widowed/separated or if filing separately*).**

Name(s) of Former Spouse(s)                      Date(s) of Divorce                      State(s) of Residence

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Were you involved in a divorce in the last 5 years? If yes, did you have property settlement agreement? Was it court approved/ordered? Are you still owed any property from the divorce? Provide a copy and also provide a copy of the filed inventory of assets.

**NOTE**

**WE REALIZE THAT THIS FORM IS COMPREHENSIVE AND TAKES TIME TO FILL OUT BUT NOTE THAT IT TRACKS THE EXACT INFORMATION THAT THE BANKRUPTCY COURT/BANKRUPTCY TRUSTEES WILL REQUIRE AFTER YOUR CASE IS FILED. WHEN YOU COMPLETELY FILL OUT ALL PARTS OF THE FORM IT MAKES THE ENTIRE PROCESS FASTER AND EASIER FOR ALL INVOLVED**