

What to Bring to Your First Appointment

Claeys, McElroy-Magruder & Kitchens | letangiehelp.com | The consultation is free

THE LIST

- ☐ **Paycheck stubs, January 1 to today (or at least the last 90 days)**
For everyone filing, including your spouse. This math decides Chapter 7 vs. Chapter 13 and helps set a Chapter 13 payment.
- ☐ **Income info for everyone in the household**
Working kids and a non-filing spouse count. Bring the spouse's latest paycheck stub and what they owe and pay monthly on their own bills.
- ☐ **Last two years of federal and state tax returns**
You must be current on your last four years of tax filings to file a Chapter 13. Behind? Come in anyway. There is a short window to catch up after filing.
- ☐ **Three months of statements from every deposit account**
Bank, savings, Cash App, PayPal, Venmo, Chime. Chapter 7 cases must send these to the trustee anyway.
- ☐ **A list of who you owe**
Creditor name, rough balance, and address. A free credit report from annualcreditreport.com works great. List everyone, even debts you plan to keep paying.
- ☐ **Driver's license and Social Security card**
Required before your first hearing. A W-2 works for the Social Security number.
- ☐ **Closing statement, if you sold property in the last two years**
- ☐ **Divorce decree, if property or debts were divided**
- ☐ **The intake form, filled out as far as you can**
From our website or we can email it. Skip home/car values, income and budget. We do those parts with you.

IF IT APPLIES TO YOU

- ☐ **Cosigner, landlord, and child support recipient names and addresses**
- ☐ **401(k)/retirement info, incl. any retirement loan | Leases or rent-to-own contracts**
- ☐ **Vehicle insurance declarations page (repo situations) | Whole life policy cash value**

NEVER fax your driver's license or Social Security card, and don't text photos of them.

Bring them in person. For everything else, call the office and we will tell you the safest way to send it.

Augusta 706-724-6000 Dublin 478-275-8311 Statesboro 912-764-7000

512 Telfair Street, Augusta | 1205 Bellevue Place Suite A, Dublin | 200 South Main Street, Statesboro

Can't find everything? Come anyway. We will help you track down the rest. | Our Family Helping Yours

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.