

**Standard Trustee Questions at the
341 Meeting of Creditors**
The Trustee will ask additional questions if your petition is unclear

1. Do you swear or affirm that the testimony you are about to give is the truth, the whole truth, and nothing but the truth?
2. State your name.
3. Is the address listed on the petition the correct address for you and your employer?
4. Did you sign and review the petition, schedules, statements, and related documents that your attorney filed with the court?
5. Did you read those documents before you signed them?
6. Are you personally familiar with the information contained in those documents?
7. To the best of your knowledge, is the information contained in the petition, schedules, statements, and related documents true and correct?
8. Are there any errors or omissions to bring to my attention at this time?
9. Are all of your assets identified on the schedules? Have you listed all of your creditors on the schedules?
10. Have you previously filed for bankruptcy?
11. What is the address of your current employer?
12. Is the copy of the tax return you provided a true copy of the most recent tax return you filed?
13. Do you have a domestic support obligation? (**child support or alimony**).
14. Have you read the Bankruptcy Information Sheet from by the United States Trustee?
15. Are you aware you could have filed bankruptcy under a different chapter of the bankruptcy code, for example, Chapter 13?
16. Are you reaffirming any debts? (*Normally, you will reaffirm, redeem, cramdown, or surrender secured debts. If you don't know what this is, look it up on our website*).
17. Are you aware that you are not required to reaffirm any debts, but if you do, you are required to pay those debts?
18. Are you aware of the potential consequences of seeking bankruptcy, including that it will be reported on your credit history? (**If you have a low FICO score of 500-600, your credit will probably improve; if you have a high FICO score of 700-850, it will probably decrease**).
19. Are you aware of the consequences of receiving a discharge?

When the case is filed is the time to take your second class if you want the discharge. This is also the time to strip any judgment liens if you have been sued and have property. If you are in Chapter 13, your plan payments, mortgage, and car loan payments normally start the month you file your bankruptcy. If you don't list debts in a 13 (or asset case), you don't discharge them and may have to pay them later. If you don't make plan payments in a 13, your case will be dismissed. If you don't make mortgage or car payments in a 13, the stay will be terminated, and the home will be foreclosed or the car will be repossessed. _____