



## BANKRUPTCY DONT'S

*Once you decide to file bankruptcy, be sure to remember these important "dont's."*

1. Don't pay money to family members or friends.
2. Don't keep money in bank accounts with banks or credit unions where you owe money.
3. Don't use your credit cards or take credit card cash advances.
4. Don't use credit card convenience checks or make any balance transfers.
5. Don't tell any creditor that you intend to pay them.
6. Don't leave assets or debts off your paperwork.
7. Don't leave bank, credit union, or brokerage accounts (checking or savings) off of your paperwork.
8. Don't file if you are about to receive a tax refund or an inheritance without discussing the timing of your filing with your attorney.
9. Don't fail to tell your attorney about any business interest you have, whether small business, sole proprietorship, partnership, limited liability company, limited partnership, corporation or hobby.
10. Don't purchase a home shortly before filing bankruptcy without consulting your attorney.
11. Don't give or lend property to anyone.
12. Don't pay your unsecured creditors.
13. Don't transfer property to anyone.
14. Don't cash out retirement plans or borrow large amounts from them.
15. Don't take out a second mortgage.
16. Don't gamble.
17. Don't hide assets or debts.
18. Don't take out payday loans.
19. Don't pay payday loans.
20. Don't put money in your child's/children's bank accounts.
21. Don't forget to tell your attorney about your child's/children's bank accounts.
22. Don't omit or "save" a credit card to use after bankruptcy.
23. Don't fail to list debts you owe to family members or business partners.
24. Don't write bad checks.
25. Don't write checks in the days before you file bankruptcy.
26. Don't borrow money from anyone, even friends or family.
27. Don't forget to tell your attorney about liens on your home, including unpaid judgments, water or sewer district liens, etc.
28. Don't make any major financial changes or decisions without talking to your attorney.
29. Don't mix your Social Security income or Veteran's Affairs income with other money in your bank accounts. Keep this money totally separate.
30. Don't get married before filing without telling your attorney.
31. Don't fail to tell your attorney about any children you have, or are expecting.
32. Don't misrepresent facts to your attorney.
33. Don't run up credit cards in advance of filing bankruptcy.
34. Don't fail to appear at any state court hearings, trial, or other legal proceedings.
35. Don't fail to appear at any bankruptcy court hearings, meetings or other proceedings.
36. Don't hide from your attorney. Keep her up to date with your address, phone number and email address.