



WAYS TO KEEP YOUR COSTS DOWN DURING THE POST-FILING (AKA “POST-PETITION”) PERIOD OF YOUR CASE:

In Chapter 7 cases, we track all our time after we file your case and will bill you for it according to the terms in your Retention Agreement. In a Chapter 13 case, we apply to the court for our fees and costs to be paid through the Plan. We know legal fees are expensive and painful to pay (we don't like paying for attorneys either in our own lives!).

1. Be as complete as possible when filling out all the pre-bankruptcy forms we provide you with at the Initial Conference. Attach evidence of values of assets such as cars, boats, houses, and ATVs. For real estate, this could be a comparative market analysis or a recent appraisal; for personal property, it could be a screenshot of a similar item on Facebook Marketplace, Craigslist, etc. or a printout from NADA or Kelley Blue Book. We believe you when you tell us the value of your property and we are not beholden to any source, but it does help streamline things if/when the trustee has questions about values of items when we have the back up evidence already in the file. Feel free to also provide us with photos of the items.
2. Give us a complete list of all creditors, even creditors who you dispute or do not know exactly how much you owe. Adding creditors after filing costs money, takes time and can only be done during a limited period.
3. Supply correct addresses for those creditors. We have a duty to correct any incorrect addresses on mail that is returned to us.
4. If we contact you with a question, get back to us quickly. You know the saying “the early bird gets the worm?” Well in bankruptcy land, the early responder to a creditor or trustee inquiry often kills the lawsuit and minimizes the chances of expensive and unnecessary litigation.
5. Label your bank account activity. Did you Venmo your mom to buy you bananas last week? Label it. We don't know what that was for and if the trustee calls us with questions, we want to be ready to answer and close out the inquiry.
6. Give us bank statements when we ask for them. A bank statement in bankruptcy land is an actual bank statement—a pdf or printed document that bears the institution's name/insignia and ALL activity. It is not a screenshot; it is not a transaction summary.
7. Give us tax returns when we ask for them. A tax return is not just a W-2, and, annoyingly, a tax return is signed by you in ink. Most accountants and tax preparers electronically file tax returns, so you may not have a signed copy in your possession. Let us know and provide us with the full copy (with the W-2s, 1099s, etc.) and we will print it and tell you where to sign.
8. Do you have questions for us? We like talking to you, but as is the case with any professional office, we would appreciate it if you tell us what you are wanting to chat about (so we are prepared) and it helps if you have a list of questions jotted down so we don't miss anything.