

Arizona Bankruptcy Attorney: Preparing to Meet with Your Bankruptcy Lawyer

By John Skiba

www.jacksonwhitelaw.com

Once you have done your research and taken the step to set up a consultation with a bankruptcy lawyer, there are preparations you can make and documentation you can put together that will make your consultation more productive and informative. I, like most bankruptcy attorneys, offer a free consultation. Because these are generally limited to an hour, there is a lot of ground to cover in a short amount of time.

First, your income is going to play a major role in determining what type or chapter of bankruptcy you will be filing. For instance, in a chapter 7 bankruptcy you are required to pass a means test to determine if you qualify for a chapter 7 bankruptcy. The means test will look to your household size and your monthly gross income over the last six months. Before meeting with your lawyer it is a good idea to put together the last six months of your pay stubs so that your attorney can advise you if you will qualify for a chapter 7 bankruptcy. If you are not prepared with to discuss what your income is, it will be difficult for your attorney to give you an accurate assessment if chapter 7 bankruptcy is an option for you.

Second, have at least a general idea of what your debts are. Know approximately how much credit card debt you have, how much you owe on your first mortgage, your second mortgage, if you have been sued how long ago did you receive the complaint and summons? Being able to provide your bankruptcy lawyer with this information will again help in determining what chapter of bankruptcy is right for your — or if bankruptcy is a good option at all.

Finally, timing. If you are about to lose your home, or there is a garnishment on your wages, get into to see the bankruptcy lawyer as soon as you can. While it is possible to file preliminary paperwork very quickly and get a bankruptcy on file, it is not ideal and may result in additional delay and fees. It is not uncommon for a client to come into my office on a Wednesday and tell me that their home is going to be foreclosed on Friday and want a bankruptcy case to be filed immediately to stop the sale. I try to accommodate all of my clients the best I can, but it will make your bankruptcy process go much smoother if we have sufficient time to prepare the required documents and investigate any potential problems.

Adequately preparing for your meeting with your bankruptcy lawyer will make a difficult decision and process more tolerable. It will also enable your attorney to give you accurate information and help plan the bankruptcy process to your advantage.

Attorney John Skiba offers a free bankruptcy consultation where your specific situation can be discussed. He can be reached at (480) 464-1111.