

# Questions a Trustee May Ask at a 341 Meeting

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## **What Questions Does a Trustee Usually Ask at a 341 Meeting?**

A person who files a chapter 7 bankruptcy case must attend what is called a 341 Meeting, also known as a trustee's meeting. Those who file under chapter 13 are required to attend a 341 meeting, as well, but may have to attend a confirmation hearing with the Court, as well. For filers of chapter 7 bankruptcy, this meeting will likely be their only contact with the bankruptcy court.

A 341 Meeting is a meeting with the filer, her bankruptcy attorney, the bankruptcy trustee, and any creditors that decide to attend. Although the chances of any bankruptcy creditors showing to a 341 Meeting will depend on the fact of each individual case, in most cases creditors do not bother attending 341 Meetings.

The bankruptcy trustee will be there, however, and is required by law to ask debtors certain questions on the record. As responses to these questions are recorded and can be used in a court of law, it is wise for debtors to take their time answering them and make certain that their answers are truthful. If a bankruptcy attorney has been retained, he may object to improper questions and offer additional information to the bankruptcy trustee, but the debtor will be the one answering the questions.

## **Common Bankruptcy Trustee Questions**

While each trustee has his or her own stylistic preferences regarding the standard questions and has the option of asking additional questions based on the details of a particular case, he or she will ordinarily address at least the following questions:

- State your name and address for the record.
- Have you read the bankruptcy information sheet?
- Did you sign the petition, schedules, statement, and related documents you filed with the court?

- Did you read those documents before you signed them?
- Are they accurate to the best of your knowledge?
- Are there any changes you would like to make at this time?
- Do the schedules list all of your assets?
- Do the schedules list all of your debts?
- Do you have a child support obligation?
- Did you reside in this state continuously for 2 years prior to filing bankruptcy?
- Did you reside in this county continuously for the majority of the past 180 days?
- Does anyone owe you money?

The order and particular wording of these questions will vary not just on the district in which a case is filed but also with the particular bankruptcy trustee assigned an individual's case. A qualified bankruptcy attorney will be able to provide a debtor with details regarding her particular situation.