

For some reason, this is the most common question I get asked in the consultation. In the grand scheme of things, this should be a minor or non-existent question as the purpose of bankruptcy is to get a fresh financial start in life, and not worrying about what other people may think.

With that being said, bankruptcy filing, whether a [Chapter 7](#) or a [Chapter 13](#), is a public record and your [341 meeting](#) is open to the public. But this does not mean that your bankruptcy will become the hot topic of the town. When you file bankruptcy, the petition is entered into an online system called PACER. The record can be searched by anyone who has a PACER account, but in all actuality, only bankruptcy attorneys and a few creditors have access to this system. Why? Because it costs you \$0.08 per page to download and search any records. To download a full petition will cost around \$2.40. This cost will prevent almost anyone from accessing the system. Also, I bet before you read this post you never heard of PACER, let alone what it did. Most everyday people are the same way. They are much too busy to snoop around PACER, or head down to the US Bankruptcy Court in downtown Detroit to manually search the filings.

The [341 meeting](#) is an open forum, where anyone can attend. Again it is highly unlikely that anyone you know (who isn't there for their own bankruptcy) would be there. If they do not have access to PACER, they will never know when your meeting will be held. These meetings are held in downtown Detroit, and it is not likely anyone would just walk off the street to view a 341 meeting. Think about it: When was the last time you saw a law show that focused on bankruptcy? When did you ever read a legal thriller that focused on bankruptcy? I never saw Alan Shore or Denny Crane ever give a rousing closing speech in a bankruptcy case. It is just too boring to even care about. Of course, my lawyer caveat is here: I can't guarantee that it will never happen, but it is highly unlikely that anyone attends a 341 meeting to "just watch".

One thing I do want you to be aware of. In Macomb County, the bankruptcy filings are published in the Macomb County Legal News, a weekly newspaper. However, I believe this periodical has a non-lawyer readership of maybe 3 people. It is not a widely distributed newspaper and the only place I have seen this paper available is outside the county courthouse. I can't speak for other counties periodicals, but I have never seen any bankruptcy filings in the Free Press or Detroit News (or even the Macomb Daily).

Another place you may see your name linked with bankruptcy is the US mail. You will receive notifications of your filing through the US mail, so it is entirely probable that your mail carrier might see the envelope and know you filed for bankruptcy. If your mail carrier is like mine, he/she will not even be paying attention to what you get delivered (so long as the ipod is working).

So you can see that even though your bankruptcy filing is a public record, it will pretty much be hidden from the public view. So unless someone is actively looking to see if you filed bankruptcy, your family, neighbors, co-workers, etc. may never know about your filing. But as I said before, if you are even thinking about bankruptcy, whether or not people may know you filed for bankruptcy is the least of your worries. The goal is to obtain a fresh financial start, and your [Detroit Bankruptcy Lawyers](#) can help you get that fresh financial start. The first thing you need to do is call us at (586) 439-4297, Extension 0. The second thing you need to do is set up an appointment, which is always free, and talk to us about your financial problems. You will be impressed with what we can do for you.