

Chapter 7 Bankruptcy in 7 Steps: The Initial Consultation

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This is where it all begins...the start of your new debt free life! It may sound corny, and the whole “fresh start” idea is beat to death in “bankruptcy world” but it is true. A [chapter 7 bankruptcy](#) can help you reach your goal to become debt free – to start again.

How Do I Choose A Bankruptcy Lawyer?

The first step in this journey is finding and meeting with a bankruptcy lawyer. What should you look for in your bankruptcy attorney? It is best to find a lawyer who does nothing but bankruptcy law or at least has bankruptcy as a large portion of his/her law practice.

Sometimes people incorrectly believe that bankruptcy is nothing more than filling out some forms. Those people usually have never actually filed a bankruptcy case or if they have don't know enough to know that they don't know enough. A good source to start your search is with the [National Association of Consumer Bankruptcy Attorneys \(NACBA\)](#). NACBA is a nationwide group of bankruptcy attorneys that represent people just like you that are going through financial difficulties. The NACBA website has a list of bankruptcy lawyers who are members in your area.

The Initial Consultation

I have written a few other articles on the [initial consultation](#). This is a time for you to interview your potential lawyer and also a time for the bankruptcy lawyer to interview you to see if you

would be a good client. What makes a good client? A good client will be totally honest with the lawyer. A good client will respond timely with requests for documents and information. It is important to realize that you will be actively involved in the bankruptcy process. It is not a situation where you can just drop off your bills and then not think about it again. It is vital that you are involved in every step of your bankruptcy case.

The initial consultation is a time for you to get information about the different kinds of bankruptcy (chapter 7 vs. chapter 13) and for you to get some idea of what the process will be like in your specific case. The attorney/client privilege applies to the initial consultation so feel free to discuss all of your concerns with the attorney. Being open and honest with your lawyer will help you avoid problems during your bankruptcy case. Never assume that an asset is protected or that you don't need to disclose information to your lawyer. [Disclose everything](#) and your lawyer will advise you on the best steps to take.

You should leave your initial consultation with a good idea of what chapter(s) of bankruptcy you will qualify for, what the general bankruptcy process involves, and [what your bankruptcy will cost](#). Some clients that come in to meet with me have been thinking of making the leap and are ready to get their case filed. If you aren't sure, take your time, talk to your lawyer, and get a game plan in place that will best suit your situation.

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1. [The Secret to a Successful Initial Bankruptcy Consultation \(9.6\)](#)
2. [Chapter 7 Bankruptcy in 7 Steps \(6.5\)](#)