



STEWART LAW

Bankruptcy Preparation Checklist

A practical guide to organizing information before a bankruptcy consultation in Florida.

Use this as a preparation guide. You do not need to have every item before meeting with an attorney. Check what you can locate, note questions, and bring the checklist to your consultation.

Before you begin

This checklist is general information, not legal advice or a determination that bankruptcy is right for you. Do not put Social Security numbers, full account numbers, passwords, or other highly sensitive details on this sheet. Do not email or upload financial records unless Stewart Law gives you secure submission instructions.

Name: _____ Consultation date: _____

Main questions or concerns: _____

1. Household and contact information

- ☐ Current mailing address and the date you moved there, if recent.
- ☐ Household members and anyone who depends on your income.
- ☐ Marital status and any recent or planned change in household circumstances.
- ☐ A safe phone number and email address for follow-up.

2. Income and employment

- ☐ Recent pay statements for each person whose income may be relevant.
- ☐ Recent tax returns, if available, and any notices about missing returns.
- ☐ Information about self-employment, business income, commissions, tips, or seasonal work.
- ☐ Benefits, retirement income, support received, rental income, or other regular income.
- ☐ Expected changes to income, work, or household expenses.

Gather the picture

A complete and candid overview helps the attorney identify what information is still needed.

3. Monthly household expenses

- ☐ Housing costs: rent or mortgage, taxes, insurance, and association fees.
- ☐ Utilities, phone, internet, food, transportation, and childcare.
- ☐ Medical, insurance, education, and regular support expenses.
- ☐ Vehicle payments, taxes, insurance, and other secured payments.
- ☐ Expenses that are unusual, temporary, or likely to change soon.

4. Property and financial accounts

List approximate values if known. Do not guess or leave out property because you believe it is protected or has little value.

- ☐ Real estate you own or have an interest in, including property outside Florida.
- ☐ Vehicles, boats, recreational vehicles, and other titled property.
- ☐ Bank, credit union, investment, retirement, and payment-app accounts. Do not write full account numbers here.
- ☐ Business ownership, equipment, inventory, accounts receivable, or intellectual property.
- ☐ Life insurance, trusts, inheritances, settlements, tax refunds, or claims you may have.
- ☐ Property sold, transferred, gifted, refinanced, or retitled in recent years.

5. Debts and collection activity

- ☐ Credit cards, personal loans, medical bills, taxes, student loans, and business debts.
- ☐ Mortgages, vehicle loans, liens, co-signed debts, and debts secured by property.
- ☐ Collection letters, lawsuits, judgments, garnishments, repossession notices, or foreclosure notices.
- ☐ Debts for which a family member, business, or other person is also responsible.
- ☐ Any debt you dispute, do not recognize, or believe was paid.

Deadlines, goals, and next steps

Tell the attorney what is happening now and what outcome you hope to understand.

6. Recent events and prior filings

- ☐ Any prior bankruptcy case, including approximate filing date and outcome, if known.
- ☐ Recent lawsuits, court dates, garnishments, repossessions, foreclosure activity, or eviction notices.
- ☐ Recent sale or transfer of property, repayment to relatives, or payment of unusually large debts.
- ☐ Business closure, job loss, divorce, illness, injury, or other major change affecting finances.
- ☐ Any upcoming deadline or court date. Bring the notice so the date and issuing court can be confirmed.

7. Your goals and questions

- ☐ What are you most concerned about losing, keeping, or protecting?
- ☐ Are you trying to stop a specific collection action or address an upcoming deadline?
- ☐ Do you hope to keep a home, vehicle, or business? What payments are current or past due?
- ☐ Would a repayment plan be manageable, or is your income or employment changing?
- ☐ What questions do you have about Chapter 7, Chapter 13, alternatives, timing, or cost?

8. Documents to bring if available

Bring copies when practical. Keep originals in your possession unless the attorney asks for them.

- ☐ Government-issued photo identification and proof of current address.
- ☐ Recent income records and tax returns.
- ☐ Recent bank or investment statements, with sensitive account details handled securely.
- ☐ Loan statements, bills, collection letters, court papers, and notices with deadlines.
- ☐ Mortgage, lease, vehicle title or loan, insurance, and business ownership documents.
- ☐ Any prior bankruptcy paperwork or financial counseling documents.

Important: Do not delay responding to a court notice or deadline while gathering this checklist. Contact an attorney promptly if a hearing, sale, repossession, garnishment, or other time-sensitive event is approaching. Stewart Law must complete a conflict check and confirm any engagement before providing legal services.

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