**How to File Chapter 7 Bankruptcy**

The forms needed to file a Chapter 7 bankruptcy are available at website for the United States Bankruptcy Court for the Eastern District of Pennsylvania at <http://www.paeb.uscourts.gov/>. The Court’s site also includes information on filing bankruptcy without an attorney.

You can file a Chapter 7 bankruptcy on your own without hiring an attorney (called filing ‘pro se’) however filing a bankruptcy is a very technical process involving completing over thirty pages of forms (called a bankruptcy petition), you will also need to:

* Complete mandatory pre-bankruptcy counseling;
* Prepare and attend the “meeting of creditors” and answer any questions that the bankruptcy Trustee who oversees your case may ask and fix any problems the Trustee points out;
* Deal with any objections filed by the Trustee or by your creditors.
* Possibly appear in Court at any hearing to address problems;
* Complete the required financial management course;
* Comply with variety of deadlines to file all required papers and take any actions in your case; and
* Deal with any problems that may arise after the case is over.

An experienced bankruptcy lawyer can guide you through this process competently, can help resolve problems, and most importantly can make sure that you get the maximum benefit from your bankruptcy “discharge” – the court order that will get rid of many of your debts. This can be important since debtors who receive a discharge order will usually be unable to file another Chapter 7 bankruptcy for other eight years. Given the time, expense and effort involved in filing, it is important to have a competent attorney involved. A good attorney will also be able to tell you when a Chapter 7 bankruptcy will not meet your needs – saving you time, money and stress.

Community Legal Services does not normally help clients with filing Chapter 7 bankruptcies. If you need a bankruptcy attorney, you can call the Pennsylvania Bar Association’s Lawyer Referral and Information Services (LRIS) at (215) 638-6388 for a referral to a private attorney. Keep in mind that you will have to pay a fee to this attorney and you should discuss the attorney’s fee when you first meet with him or her.

If you cannot afford a private attorney and you are income eligible, CLS can refer you to the Consumer Bankruptcy Assistance Program (CBAP). CBAP is a non-profit organization set up to connect debtors with private attorneys who volunteer to help them file bankruptcy for no fee (called ‘pro bono’). You may still have to pay court fees and costs.

If you would like to file a Chapter 7 bankruptcy and would like a referral to CBAP you can come to CLS’s North Philadelphia office at 1410 W. Erie Avenue on Monday, Wednesday or Friday from 9:00 a.m. until 12:00 p.m. for an assessment. When you come to CLS, please bring your bills and financial records. It is also helpful if you bring your personal credit report and any documents you have showing the value of your home if you own a house. You can get a free copy of your credit report on-line at <https://www.annualcreditreport.com>. A local realtor in your neighborhood should be able to give you a good estimate of the value of your home.