

# Anderson & Associates, L.L.C.

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## BANKRUPTCY, CHAPTER 7 & CHAPTER 13 CLIENT WORKSHEET

**INSTRUCTIONS:** At Anderson & Associates, L.L.C., we assist our clients in deciding whether or not to file bankruptcy or other debt relief options under the bankruptcy code. An essential part of our case evaluation process involves our need to obtain required information about your individual and family financial circumstances.

Please supply the following information and then Contact our office to set up an initial meeting. *It is very important that this worksheet is filled out completely and accurately.* If you are married, please be sure to answer all questions on behalf of both yourself and your spouse.

1. **FULL NAME, DATE OF BIRTH** - and any other names you have used in the past (maiden name(s), business name(s), aliases, etc.)

a. \_\_\_\_\_

b. \_\_\_\_\_

2. Home telephone number \_\_\_\_\_

3. Social Security number

a. \_\_\_\_\_

b. \_\_\_\_\_

4. Current complete address  
and **county**

\_\_\_\_\_  
\_\_\_\_\_

5. Any other addresses in the  
last three years

\_\_\_\_\_  
\_\_\_\_\_

6. Names of your dependent  
children and ages; or  
anyone living in household

\_\_\_\_\_  
\_\_\_\_\_

7. Name and telephone number of a friend or relative who can take messages for you:

\_\_\_\_\_

8. Have you been in business with anyone, or by yourself independently, in the past six years? If so, write down the business' name, its location and dates of operation:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

9. Your income for current and previous two calendar years:

Current Year (YTD): \$ \_\_\_\_\_

Last Year: \$ \_\_\_\_\_

Two Years Ago: \$ \_\_\_\_\_

10. List amounts of income received from any source, other than wages, during each of last two years: (this includes cash jobs)

Last Year: \$ \_\_\_\_\_ Two Years Ago: \$ \_\_\_\_\_

11. List all bank accounts, whether open, closed, or no balance, for the past 12 months:

Type of Account	Name of Institution	Account #	Balance \$	Open or Closed
Checking	_____	_____	_____	_____
Savings	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

12. Please list any safety deposit boxes used in the past two years:

\_\_\_\_\_

13. If you (or your spouse) have ever previously filed a bankruptcy petition, please list the location of the court in which you filed the case, the previous chapter type (i.e. Chapter 7), the approximate date the case was filed, and the prior case result;

\_\_\_\_\_

14. Has anyone garnished (or attempted to garnish) your wages, repossessed any of your property (voluntary or involuntary), or taken any similar action against you in the last year? If so, please provide the name of the creditor and the property taken.

\_\_\_\_\_

\_\_\_\_\_

15. Please provide the names of any creditors or individuals who have sued you in the last year, and the names of anyone you have sued in the last year, or could sue:

\_\_\_\_\_

16. Have you borrowed money from, and paid back any friends, family members, or acquaintances within the past year? If so, please list the amounts borrowed and paid back:

\_\_\_\_\_

17. Please make a list of all your assets (including commissions on your earnings). "Assets" mean all the things commonly considered your personal property, such as cash money/coins, bank accounts, cars, real estate, clothes, jewelry, furniture, snowmobiles, boats, motors, campers, four-wheelers, etc. Assets may also includes items not commonly considered personal property, such as life insurance policies, security deposits, pension rights, debts owed to you, or claims you might have against another person for property damage or personal injury. If you have any such claims, please list them below. List the **fair market value** for each asset, which is **the value you could obtain if you sold the item (not the replacement value)**.

**ORDINARILY YOU WILL NOT LOSE OR HAVE TO SELL YOUR LISTED ASSETS AS PART OF YOUR CASE. THIS VARIES FROM CASE TO CASE**

Home, cabin, or other real estate, market value \$ \_\_\_\_\_

Legal description, including county \_\_\_\_\_  
and state (i.e. lot 1, Block 2 etc): \_\_\_\_\_

Vehicle	Type / Year	Name on Title	Mileage	Value
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
RV, Camper	_____	_____	_____	\$ _____
Boats/Trailer	_____	_____	_____	\$ _____
ATV, 4Wheeler	_____	_____	_____	\$ _____
3Wheeler	_____	_____	_____	\$ _____
Motorcycle	_____	_____	_____	\$ _____
Dirt Bike	_____	_____	_____	\$ _____
Snowmobile	_____	_____	_____	\$ _____
Computer/Printer/Monitor		Purchased on	_____	\$ _____
Interest in Land/Time Share	\$ _____	Expected Inheritance Funds		\$ _____
Life Insurance (cash/loan value/whole)	\$ _____	Household Goods/supplies/furnishings		\$ _____
Security/damage deposit	\$ _____	Firearms		\$ _____
Recreational equipment (bicycle, golf clubs, camping gear)	\$ _____	Lawnmower		\$ _____
Snow blower	\$ _____	Other machinery		\$ _____
Pension, profit sharing/retirement accounts (401k)				\$ _____

Tax refunds expected:	Federal - IRS	\$ _____
	State - Minnesota	\$ _____
	Other (property tax refund etc.)	\$ _____
Debts owed to you (describe)	_____	\$ _____
Expected Lawsuit settlements (car accident, workers comp etc.)	_____	\$ _____
Plaintiff in lawsuit	_____	

18. **EMPLOYMENT** (provide employer information for husband and wife):

Employer Name	Address	Phone #	Length of Employment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Please indicate your pay period frequency**

(weekly, biweekly, semimonthly, monthly)

	Husband	Wife
Gross pay per pay period	\$ _____	\$ _____
Taxes withheld (Fed, State, FICA, Medicare)	\$ _____	\$ _____
Other Deductions (describe)	\$ _____	\$ _____
Net Pay per Pay Period	\$ _____	\$ _____
Alimony/child support you receive <b>monthly</b>	\$ _____	\$ _____
Any other payments you receive <b>monthly</b> (describe):		
	\$ _____	\$ _____
<b>Total Net Monthly Household Income</b>	\$ _____	

19. Please list your monthly budget including ALL of your living expenses. Include everything you consider a normal expense. Do not include payments on past debts, except were indicated.

Rent/Mortgage	\$ _____	Home Repairs	\$ _____
Second Mortgage	\$ _____	Medical/Drug expenses	\$ _____
Property taxes (if not escrowed)	\$ _____	Club Memberships	\$ _____
Car Payment #1	\$ _____	Union dues or taxes not withheld from wages	\$ _____
Car Payment #2	\$ _____	Entertainment, books, newspapers etc.	\$ _____
Other installment payments (boats, ATVs, etc...)	\$ _____	Alimony/Child Support	\$ _____
Student Loans	\$ _____	Auto Insurance	\$ _____
Food	\$ _____	Renter/Homeowners Insurance	\$ _____
Clothing	\$ _____	Other insurance not deducted from wages	
Utilities		Health	\$ _____
Heat	\$ _____	Disability	\$ _____
Electricity	\$ _____	Life	\$ _____
Phone	\$ _____	Daycare	\$ _____
Water	\$ _____	Pet Expenses	\$ _____
Garbage	\$ _____	Children's Activities	\$ _____
Cable TV	\$ _____	Laundry/Dry Cleaning	\$ _____
Internet	\$ _____	Housekeeping	\$ _____
Cell Phone	\$ _____	Personal Care Items	\$ _____
Transportation (monthly car repairs, gas, parking, bus)	\$ _____		
Miscellaneous	_____		

I (we) hereby attest that the above information is true, correct and complete to the best of my (our) knowledge and belief.

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

To give you reliable and good advice, you need to provide us with the following information:

1. Copies of pay stubs received in the last 6 months. If you don't keep those records the payroll department at our work probably can provide them to you. We need this information to determine your average income for the means test. The Court requires that your last 60 days of pay stubs be filed with your case. We also need evidence of all sources of income in the past 6 months, including wages, rental income, interest income, or cash jobs.
2. The correct legal description to any real estate you have any interest in. The deed, contract for deed, abstract or certificate of title will have the correct legal description, your real estate tax statement will not. In addition, we may also need a copy of your current mortgage and note. If you have the wrong legal description you will have title problems with the real estate in the future and it will be costly to straighten it out. Please bring the most recent tax statement.
3. Copies of your tax returns for the past two years along with all of your schedules and W-2's. We also need to know your total individual gross income for the past two years. Your W-2 or 1099 forms are a good source for that information.
4. A list of creditors along with a copy of each of the monthly statements. If collection agencies or attorneys are involved, please bring all correspondence and/or other documentation from them. This also includes student loans or tax statements.
5. A list of co-signers names and addresses.
6. Copies of all 401K, Pension or Profit Sharing statements. Please bring any outstanding loan balances totals.
7. Copies of all titles to vehicles, boats, ATV, etc.