

CLIENT WORKSHEET

DATE: _____

NAME : _____ Married? _____

SPOUSE'S NAME (only if she/he needs to file bankruptcy) _____

HAVE YOU FILED FOR BANKRUPTCY RELIEF? _____ What year? _____

IN ORDER FOR US TO GIVE YOU ADVICE AS TO WHETHER OR NOT YOU QUALIFY TO FILE CHAPTER 7 OR 13, WE NEED YOU TO COMPLETE THE FOLLOWING QUESTIONNAIRE.

YOUR ASSETS

1. DO YOU OWN REAL ESTATE? YES/NO _____

***IS THIS A HOME WITH A FOUNDATION, OR A MANUFACTURED OR MOBILE HOME/TRAILER?* _____

IF no, Have you EVER owned any real estate? _____
When was it transferred? _____

IF yes, How much is it worth? _____

How much do you owe on the first mortgage? _____

Name of Creditor _____

What is your monthly payment? _____ Are you current on this payment? _____

If behind, how many months do you owe? _____

How much do you owe on the second mortgage? _____

Name of Creditor _____

What is your monthly payment? _____ Are you current on this payment? _____

Do you have a third mortgage or any other liens on your property, including a home equity line? _____

If so, please list the creditor and the amount owed. _____

Do you owe property taxes? _____ How much? _____

Do you have any other liens, judgments against this real estate? If so, please explain.

2. DO YOU HAVE A CAR IN YOUR NAME? YES/NO _____

IF YES, What kind of car is it? _____ How much is it worth? _____

How much do you owe on it? _____ Name of Creditor _____

What is your monthly payment? _____ Are you current on your payments? _____

When was it purchased? _____ When was it last financed? _____

3. DO YOU HAVE A SECOND CAR IN YOUR NAME? YES/NO _____

IF YES, What kind of car is it? _____ How much is it worth? _____

How much do you owe on it? _____ Name of Creditor _____

What is your monthly payment? _____ Are you current on your payments? _____

When was it purchased? _____ When was it last financed? _____

4. DO YOU HAVE A THIRD CAR IN YOUR NAME? YES/NO _____

IF YES, What kind of car is it? _____ How much is it worth? _____

How much do you owe on it? _____ Name of Creditor _____

What is your monthly payment? _____ Are you current on your payments? _____

When was it purchased? _____ When was it last financed? _____

5. DO YOU HAVE ANY OTHER VEHICLES IN YOUR NAME?

IF YES, Please list below.

6. DO YOU HAVE ANY OTHER ASSETS THAT HAVE A VALUE OF OVER \$1,000 INCLUDING ANY BUSINESSES? YES/NO? _____

FOR EXAMPLE, DO YOU HAVE ANY OF THE FOLLOWING? yes or no

1) Boats? _____

2) Lawsuits or claims against anyone to collect money? _____

3) Potential Tax Refunds? _____

4) Retirement accounts? _____

5) Other? _____

YOUR DEBTS

ASIDE FROM HOME MORTGAGES AND CAR LOANS, DO YOU OWE ANY OF THE FOLLOWING? IF YES, STATE THE APPROXIMATE AMOUNT OWED. IF YOU DO NOT KNOW FOR SURE, JUST ESTIMATE THE AMOUNT OWED.

1) WHAT IS THE APPROXIMATE AMOUNT OF YOUR CREDIT CARDS DEBT?

_____ How many cards? _____

2) DO YOU HAVE ANY PERSONAL BANK LOANS? _____

IF YES, AMOUNT OWED? _____

3) DO YOU OWE ANY LOCAL FINANCE COMPANIES? _____

IF YES, AMOUNT OWED? _____

4) DO YOU HAVE ANY LOCAL CASH ADVANCES? _____

IF YES, AMOUNT OWED? _____

5) DO YOU HAVE ANY FAMILY LOANS? _____

IF YES, AMOUNT OWED? _____

6) DO YOU HAVE ANY MEDICAL BILLS? _____

IF YES, TOTAL AMOUNT OWED? _____

7) DO YOU HAVE ANY CAR LOAN DEFICIENCIES? _____

IF YES, HOW MUCH IS OWED? _____

8) DO YOU OWE THE IRS OR STATE? _____

IF YES, TO WHOM AND FOR HOW MUCH? _____

9) STUDENT LOANS? _____

IF YES, TO WHOM AND FOR HOW MUCH? _____

10) BUSINESS LOANS? _____

11) OVERDRAFT FEES ON BANK ACCOUNTS? _____

IF YES, TO WHOM AND FOR HOW MUCH? _____

YOUR INCOME

WHERE DO YOU WORK? _____

What is your Occupation/Job Title? _____

What is your salary or hourly rate? _____

How much do you bring home on payday? _____

How often do you get paid? _____

How long have you been there? _____

WHERE DOES YOUR SPOUSE WORK?

What is your spouse's Occupation/Job Title? _____

What is spouse's salary or hourly rate? _____

How much does he/she bring home on payday? _____

How often does he/she get paid? _____

How long has he/she been there? _____

Any other income like Child Support, Pension or Social Security, part-time job?

What is it? _____ How much do you get a month? _____

Has anything changed about your income recently, such as loss of overtime or unemployment?

How many minor children do you have? ____ Ages? _____

Anyone else living in your home? _____

Total household size: _____

**TOTAL NET INCOME FROM
ALL SOURCES:**

\$ _____

YOUR MONTHLY LIVING EXPENSES

LIVING EXPENSES

FOOD \$ _____

CLOTHING \$ _____

HOUSEKEEPING SUPPLIES \$ _____

PERSONAL CARE AND LAUNDRY \$ _____

MISC. PERSONAL EXPENSES (PLEASE EXPLAIN) \$ _____

HOUSING EXPENSES

RENT OR MORTGAGE PYMTS (escrow taxes? ___ insurance? ___) \$ _____

SECOND MORTGAGE/HOME EQUITY LINE PYMTS \$ _____

GAS AND ELECTRIC \$ _____

WATER \$ _____

PHONE, CABLE AND INTERNET \$ _____

CELL PHONE \$ _____

MISC. OTHER EXPENSES

MEDICAL AND DENTAL (NOT DEDUCTED FROM PAYCHECK) \$ _____

Prescriptions _____

Copays _____

GAS/OIL CHANGES \$ _____

ENTERTAINMENT \$ _____

CHARITABLE CONTRIBUTIONS/TITHING \$ _____

INSURANCES (NOT DEDUCTED FROM PAYCHECK)

car \$ _____

life \$ _____

health \$ _____

property \$ _____

ALIMONY OR CHILD SUPPORT PAID TO OTHERS \$ _____

DAYCARE/SCHOOL EXPENSES, CHILD RELATED COSTS \$ _____

CAR PAYMENTS #1 \$ _____

#2 \$ _____

STUDENT LOAN PAYMENTS \$ _____

TAX PAYMENTS \$ _____

TOTAL MONTHLY EXPENSES \$ _____

TOTAL DISPOSABLE INCOME (INCOME LESS EXPENSES) \$ _____