

## **What the consumer debtor needs to know before filing bankruptcy:**

Once you employ an attorney in your behalf, make sure you have a thorough face-to-face discussion of your alternatives to bankruptcy as well as everything you need to know about filing bankruptcy.

- What are the advantages? Ask the attorney what the advantages would be, and then ask what are the disadvantages for you personally in filing.
- Ask: are there other protections that can be used other than filing bankruptcy?
- If I am married, ask whether both spouses need to file.
- You should be able to take home sufficient information that you can refer to without trying to remember everything you and the attorney discussed. You should have at least the following information:
  - A thorough written description of bankruptcy, a questionnaire to fill out so that the information can be properly documented in the attorney's file and your file, a checklist of documents that you will need to produce, a retainer agreement that details what the attorney will do, what the attorney won't do and what it's going to cost.
- Once you have the consultation and have a chance to review the materials, certainly it may be necessary to have a followup discussion before making the decision to file bankruptcy.