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Next appointment _____

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CLIENT WORKSHEET
BANKRUPTCY/DEBT CONSOLIDATION

INSTRUCTIONS: Bankruptcy/Debt Consolidation is a very technical procedure, to serve you best we need a lot of financial information. If you are not sure of an answer, note your question. We will discuss it with you at our next meeting. If you are married but filing a bankruptcy/debt consolidation without your spouse, you should both fill out this worksheet

If your next appointment is not listed above, you may go over this worksheet with our office by Phone or Zoom. We will just need to have you email your completed worksheet to us at info@keegancolpa.com with a requested Phone or Zoom appointment time. You may e-mail to us all your requested documents as well.

NAME: _____ SSN# _____
(FIRST/MI/LAST)

PHONE# _____ EMAIL _____

SPOUSE: _____ SSN# _____
(FIRST/MI/LAST)

PHONE# _____ EMAIL _____

LIST YOUR DEPENDANTS WITH THEIR AGE: _____

(A) What is your marital status? DIVORCED, SINGLE, SEPARATED, MARRIED, WIDOWED

(B) If you have used, or been known by, any other names within the last 6 years (include maiden names, nicknames or business names), list them here:

2. LIST ALL YOUR ADDRESSES DURING THE LAST THREE YEARS:

<u>Date Moved In</u>	<u>Date Moved Out</u>	<u>Address, City, State and Zip</u>
_____	to present	_____
_____	to _____	_____
_____	to _____	_____
_____	to _____	_____

3. Your Occupation _____

_____ Employer's Name	_____ Address (City, State, Zip)
_____ Work Phone	_____ Years employed

4. Spouse's Occupation _____

_____ Employer's Name	_____ Address (City, State, Zip)
_____ Work Phone	_____ Years employed

5. List all bank accounts in your name that you have maintained or used in the last year: checking/savings, safety deposit boxes, Venmo, PayPal, Apple Cash, etc. (Include all accts in your name: even for a minor child, even accounts with negative balance)

Bank/Credit Union Name	Acct Type & Last 4 of Acct #	Current Balance	Names on Account	If Closed, Date Closed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

IMPORTANT: If you are filing Chapter 7 and want to keep your bank accounts then keep only a minimum amount of money in them (\$50-\$100) right before filing. **DO NOT** deposit pay checks, etc. in your bank account(s) until after we file your bankruptcy petition. If possible, stop direct deposits. If you cannot stop them then remove funds as soon as they are deposited. Get cash for your pay checks, Make payments or purchases with money order or cash. **If you owe money for any debt to the bank where you have your accounts, you should close those accounts immediately so that the bank cannot remove those funds.**

ANSWER THE FOLLOWING QUESTIONS:

6. Have you sold, traded, transferred or given away any property or vehicles in the past 24 months (2 years)?
Yes____ No_____.
7. Are you holding property for another person? Yes____ No_____
8. Is any of your property currently in someone else's possession? Yes____ No_____
9. Have you ever filed any type of bankruptcy before? Yes____ No_____
10. Are you being sued now? Yes____ No_____
11. If yes, list who sued you, the date, case number and in which court the lawsuit is in. Attach any papers you may have.

	Type of Case	Case Status	Case Number	Location of Court
_____ VS. _____	_____	_____	_____	_____
_____ VS. _____	_____	_____	_____	_____
12. Are you now being evicted, or is your real estate being foreclosed? Yes____ No_____
13. Have you paid back any loans to family members in the last 12 months? (Do not make any such payments at this point) Yes____ No_____
14. Have you sold, traded, transferred or given away any real estate in the past 4 years? Yes____ No_____.
15. Has any of your personal property been repossessed or returned to a creditor during the past 2 years?
Yes____ No_____
16. Have you suffered any losses from fire, theft or gambling in the past year? Yes____ No_____
17. Have you been involved in an automobile accident or other accident during the last 5) years?
Yes____ No_____.
If so, who was at fault? _____
If yes, was it alcohol or drug related in any way? Yes____ No_____
18. Does anyone owe you money? Yes____ No_____
19. Are you expecting any money from any other sources in the next six months including worker's comp., compensation, social security, accident claims, or an inheritance? Yes____ No_____
20. Do you owe any taxes (Federal, State, or Local)? Yes____ No_____
21. Have you obtained any money, property, credit or services by means of false pretense, fraud, misrepresentation or by a false financial statement? Yes____ No_____

22. Do you have any debts you are required to pay for intentional or malicious injury caused to another person or property? Yes _____ No _____
23. Do you have any debts for student loans? (For you or a child) Yes _____ No _____
24. Are you self employed in any way or have you been in the past 6 years? Yes _____ No _____
25. Have you been in business alone or with anyone else during the last 6 years? Yes _____ No _____
26. Have you ever been divorced? Yes _____ No _____
27. List the last time you used any of your credit cards for any purpose. Month _____ Year _____
28. Have you borrowed any money or gotten any money on credit in the last 90 days? (Example: cash advances, convenience checks or personal loans) Yes _____ No _____
29. Are you expecting any money or property from a divorce settlement, bonus, or Income Tax Refund, back social security claim or workers compensation claim? Yes _____ No _____
30. Have you purchased an automobile within the last one year? Yes _____ No _____
31. Are you currently contributing to a 401(K) or other Retirement Plan? Yes _____ No _____
If yes, are you currently paying back a loan from your retirement plan? Yes _____ No _____
32. Do you owe any money for child support or spousal support? Yes _____ No _____
If yes, are you paying back a support arrearage? Yes _____ No _____
33. Have you participated in a credit counseling program within the past six months? Yes _____ No _____
If so, did any of your creditors refuse to participate in your program? Yes _____ No _____
34. Have you paid any one person or creditor more than \$600 in the past 90 days? Yes _____ No _____

NOTE: If you file bankruptcy against Duke Energy for past due gas and electric bills, Duke Energy will require a security deposit from you within 20 days after filing your case. The deposit will be figured by Duke Energy by computing your average bill over the last 12 months and adding 30%.

If you are filing a bankruptcy or bill consolidation case, you should immediately stop using any credit cards and should not take out any more loans or incur any additional debt. If you have used your credit cards or incurred any debt in the last 3 months, please discuss it at your next meeting. Also, do not sell any of your property while your bankruptcy is pending and do not purchase anything of value without first discussing with our office.

Federal law requires that we have a record of your last six (6) months pay history. You must submit your pay stubs or provide some other proof of income for this time period. Federal law requires your current monthly income and disposable income be stated.

Give estimated average current **MONTHLY** income:

	Husband	Wife
1. Gross pay (wages/salary/commissions)	_____	_____
2. Average monthly overtime income	_____	_____
3. Take home pay (gross pay less all deductions)	_____	_____
4. Other income: (Pension, Social Security, etc.)	_____	_____
5. Child Support or Alimony received Support for whom: _____ (Name of person)	_____	_____
6. Are you expecting any increase or decrease in your income in the next 12 months? Yes _____ No _____		
If so, please describe: _____		

Estimated current MONTHLY expenses:

1. Home expenses:	1 st Mort.	2 nd Mort.
a. Rent or home loan payment	_____	_____
b. Real estate taxes	_____	
c. Utilities:		
Electricity	_____	
Gas/Oil/Propane.....	_____	
Water/Sewer/Septic ..	_____	
Telephone	_____	
Garbage	_____	
Satellite.....	_____	
Cable.....	_____	
Internet	_____	
Cell phones	_____	
Total Utilities	_____	
d. Home maintenance (Repairs and upkeep)	_____	

2

Other expenses:

- a. Alimony or child support **NOT DEDUCTED FROM WAGES.** \$ _____
(list name and age of Children) _____
- b. Insurance (not deducted from wages)
 Life _____
 Health _____
 Auto _____
 Homeowners/renter's ... _____
 Business insurance _____
 Umbrella policy _____
 other (please specify) ... _____
- c. Car/Truck payments _____
- d. Food (groceries and eating out) _____
- e. Clothing (including uniforms, shoes, etc.) .. _____
- f. Laundry and cleaning _____
- g. Medical costs not paid by insurance (co-pays, deductibles, medicines, etc.) _____
- h. Gasoline, vehicle maintenance and repairs. . _____
- i. Education (school fees, student loans, etc.) . _____
- j. Entertainment (movie, internet subscriptions, magazines, etc.) _____
- k. Tobacco _____
- l. Child care, preschool or tuition _____
- m. Haircuts, personal care items _____
- n. Pet care and supplies _____
- o. Other expenses _____
 give specifics: _____

Are you expecting any increase in your expenses in the next 12 months? Yes _____ No _____

If so, please describe: _____

ASSETS

List all real estate and vehicles, **even** if they are paid off. **IF YOU FAIL TO LIST AN ASSET YOU COULD LOSE THE RIGHT TO A DISCHARGE. YOU COULD BE PROSECUTED FOR BANKRUPTCY FRAUD. YOU COULD LOSE ANY EXEMPTION FOR THAT ASSET WHICH WILL RESULT IN LOSING THE ASSET ALTOGETHER.** You will keep your property in most situations, but you must list it completely.

Real Estate (including land contracts, time shares, lease/option contracts, burial lots, etc.)

	Approx. Value	Amount Owed	Name on Title/Deed
Home Address _____	_____	_____	_____
Other Real Estate _____	_____	_____	_____

Auto/Trucks/Motorcycles/Boats/Campers: (Provide exact year, make and model, including approximate mileage. For example: 2022 Ford F-150, extended bed, extended cab, V8, 4-wheel Drive, 50,000 miles.) Please be specific.

	Value	Amt Owed	Name on Title
Vehicle #1 _____	_____	_____	_____
Vehicle #2 _____	_____	_____	_____
Vehicle #3 _____	_____	_____	_____
Vehicle #4 _____	_____	_____	_____

State the approximate amount of cash you generally have on hand or at home \$ _____

List the value of any Savings Bonds, Stock, Bonds you own _____

List the value of any IRA's, 401(k)'s, Pensions or Profit sharing accounts you have _____

Please state whether you own any Life Insurance and state its cash value _____

List the value of any debts owed to you (including support) _____

List the value of any Pending Inheritances _____

List the value of any Pending Personal Injury Lawsuits _____

List the value of any Pending Worker's Compensation or Social Security Claims _____

List the value of any College Savings Plans, tuition credit accounts or Education IRA's you hold for the benefit of any child _____

HOUSEHOLD ITEMS YOU OWN**Yard Sale or Wholesale Value for Your Assets.**

Item: Jewelry _____	Value _____
Item: Firearms _____	Value _____
Item: Boats/Motors/Trailers/Campers _____	Value _____
Item: Couch _____	Value _____
Item: Chairs _____	Value _____
Item: TV _____	Value _____
Item: Computers/Gaming _____	Value _____
Item: Stove _____	Value _____
Item: Refrigerator _____	Value _____
Item: Microwave _____	Value _____
Item: Stereo/sound equip _____	Value _____
Item: Living Room Set _____	Value _____
Item: Dining Room _____	Value _____
Item: Bedroom Set #1 _____	Value _____
Item: Bedroom Set #2 _____	Value _____
Item: Washer _____	Value _____
Item: Dryer _____	Value _____
Item: Wearing Apparel _____	Value _____
Item: Computer _____	Value _____
Item: Business Equipment _____	Value _____
Item: Tools/Lawn Equipment _____	Value _____
Item: Pets/Animals/Livestock _____	Value _____
Item: Other _____	Value _____

Are any of the items listed here covered by any insurance policy?

YES _____ NO _____

Do you own any antiques or collectibles?

YES _____ NO _____

Have you listed everything you own or have any interest in?

YES _____ NO _____

STATEMENT OF INTENTION

If your case is a straight Bankruptcy (Chap. 7), the law requires that you provide a statement as to your intention to keep or give back any collateral that you have securing a debt to a creditor. In the spaces that follow please indicate the type of collateral that you have securing a loan, whether you wish to keep it and continue to pay for it or give it back. (Mark an "X" in the appropriate column.)

Generally, creditors will not repossess collateral where the payments are current and the item (such as a home or vehicle) is insured, so please make sure to keep current on those items you wish to keep and make sure to maintain insurance. If you are keeping a vehicle, you will be signing a reaffirmation agreement.

TYPE OF COLLATERAL	KEEP	GIVE BACK
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CLIENT CERTIFICATION

The undersigned client(s) hereby represent that the foregoing answers to the questions in this worksheet are true and accurate to the best of their knowledge and belief. Should any changes occur to our financial situation after signing this worksheet, we will notify our attorney.

The undersigned understand that to be eligible to file for Bankruptcy they must receive a briefing on credit counseling and budget analysis from a Credit Counseling agency approved by the U.S. Trustee. To receive a discharge under Chapter 7 or Chapter 13, a debtor must attend a personal financial management course approved by the U.S. Trustee. The briefing and course may be provided over the telephone or the Internet.

Date

Client

Date

Client

END OF WORKSHEET

BRING THE FOLLOWING ITEMS CHECKED TO OUR NEXT MEETING FOR REVIEW. WE CANNOT FILE YOUR CASE UNTIL WE RECEIVE ALL OF THESE DOCUMENTS. FAILURE TO PROVIDE THESE DOCUMENTS WHEN REQUESTED, WILL CAUSE A DELAY IN THE FILING OF YOUR CASE:

1. () Deed to house or real estate you own (including lease options, land contracts, time shares or burial plot deeds) (if you live in Clermont County we can pull these off of the internet for you)
2. () Recorded Mortgage (if you live in Clermont County we can pull these off the internet for you)
3. () Tax returns and W-2s for the past THREE (3) tax years. (If not available, you may call 1-800-829-1040 to request a federal transcript and/or 1-800-282-1780 to request a state transcript)
4. () Titles/leases to all cars, mobile homes, boats, ATVs, wave runners, trailers, etc. - original or memo copy.
5. () Proof of all income from all sources for the past six months (incl. pay stubs, social security statements, etc.)
6. () All outstanding bills (including mortgages, car loans, etc.) – we recommend you pull your free credit reports by calling 1-877-322-8228 or at www.annualcreditreport.com
7. () IRA, 401(k) or Pension Statements (include Education IRA's and college tuition programs)
8. () All bank statements for the past three months
9. () A certificate of participation in credit counseling & a copy of any plan the credit counselor created for you. (Needed prior to filing, once case is paid in full)
10. () Your divorce decree(s) (if you have been divorced in the last six years).
11. () Picture ID and social security card
12. () Life Insurance policy, if not paid for by employer.
13. () Home Owners & Vehicle Insurance Policies (cards).

Before your case can be filed the Bankruptcy Law requires all documents requested by the Trustee's Office be given to your attorney PRIOR to the filing of your case. This office CANNOT file your case without all required documentation.

Date

Client

Date

Client

CREDIT COUNSELING

Federal Bankruptcy Law requires you obtain a credit briefing from an approved credit counselor before you can file for Bankruptcy. The credit briefing normally lasts about 30 to 90 minutes and can be done by phone, internet or in person. There may be an additional cost for this that you will have to pay on your own.

You must have this credit briefing with one of the approved credit counselors. Also, you must provide us a certificate showing that you obtained this briefing. **That certificate can be faxed to our office at 513.753.2772 or emailed to info@keegancolpa.com.** This **MUST** be received prior to the filing of your case. It is better for you to complete this when you pay your case in full. (Certificate expires after 180 days. You must then retake, if your case has not been filed.) Contact our office when you are ready to complete the credit briefing and we will provide you with a copy of all your creditors.

Federal Bankruptcy Law also requires you to do a debt management class prior to receiving a discharge. You may complete this class upon receiving notification of your case filing, although it **MUST BE COMPLETED WITHIN 60 (Sixty) DAYS of your 341 Meeting.** (Chapter 13 classes are offered for free by the Chapter 13 Trustee and are scheduled by our office.)

PLEASE NOTE that you will need a list of your creditors and income information for the primary counseling section. You may call us for a copy of this list.

APPROVED CREDIT COUNSELORS

<u>Name</u>	<u>Options</u>	<u>Cost</u>
Debtorcc.org www.debtorcc.org	Internet Only	\$14.95 pre-petition (per household) \$9.95 post-petition (per household))
Cricket Debt Counseling (866)719-0400 www.cricketdebt.com Attorney Code Needed: 373034	Phone Internet	\$36 Flat Fee for Pre-Petition \$24 Flat Fee for Post-Ed
Debtor Wise Foundation (800)870-2222 www.debtorwise.org Attorney Code Needed: DB7EABB	Phone (Higher Fee) Internet	\$25 Online for Pre-Petition* \$15 for Post-Ed* *\$5 fee added to each course for joint filers *Telephone is \$10.00 more
Access Counseling, Inc. (800)205-9297 www.accesscounselinginc.org	Phone (Higher Fee) Internet	\$25 Online for Pre-Petition \$15 for Post-Ed