

Avoid Common Blunders in Bankruptcy

by Levitt & Slafkes, P.C. on December 24, 2013

Filing for [bankruptcy protection](#) is an important decision. You want to make sure you do it right and obtain a discharge order that eliminates the majority of your debt. If you fail to follow the law or proper court procedure, your case can be dismissed without you obtaining your discharge of debt, which is a waste of time and money.

To avoid having your case dismissed, avoid these common blunders that occur in bankruptcy filings:

- **Pre-bankruptcy credit counseling.** All individuals must take a pre-bankruptcy credit counseling course before the Chapter 7 or Chapter 13 is filed. The course can be done online, or by telephone, is not expensive and doesn't take much of time, so make sure you get it done so your case can be filed..
- **Proper paperwork.** All debtors are required to make full [financial disclosure](#) to the bankruptcy court. If you fail to timely file your disclosures, the court can dismiss your case.
- **Attend the 341 meeting.** All debtors must attend a meeting of creditors as required by the United States Bankruptcy Code. 11 USC 341. You must answer questions regarding your finances while under oath. Generally creditors do not attend the meeting. Failure to timely attend your meeting of creditors can result in your case being dismissed.
- **Submit tax returns.** The trustee will require you to provide a copy of your most recently filed tax return. Failure to comply with this request can result in dismissal of your case.
- **Debtor education class.** You must take a debtor education course before your discharge will be granted. Completing this simple task in a timely manner will help you obtain your discharge order without delay. As with the credit counseling course this can be done online or on the telephone.

Although the above tasks are simple, many people do not understand how important they are to having a successful bankruptcy case. An experienced attorney at [Levitt & Slafkes](#) can help ensure that none of these mistakes occur in your case.

We are bankruptcy lawyers who know how to make a difference in your financial situation. We have experience you can rely on and we care about your results. Contact our New Jersey law firm [online](#) by filling out the form or by calling 973-323-2953 to schedule a free initial consultation with an attorney at [Levitt & Slafkes, PC.](#)

<http://www.lsbankruptcylaw.net/avoid-common-blunders-bankruptcy/>