

# Bankruptcy: Actions you should take before your filing

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A [bankruptcy](#) filing requires some planning and preparation. Many people understand what they should avoid prior to filing their case, but this blog focuses on some of the things you should do as your approach you bankruptcy:

1. Many consumers believe that they can stop paying all of their bills if they are going to file bankruptcy. This is not true. If you intend to keep your home or your vehicle (or any other secured debt), you should try to remain current on your loan payments. In a [Chapter 7 case](#), your secured lender can seek permission from the bankruptcy court to foreclose or repossess the collateral if you are behind on your payments. In a [Chapter 13 case](#), you may be able to catch-up on your past due payments under the Chapter 13 plan, but it will increase your monthly payments to the trustee throughout your case.
2. Many debtors do not realize that it is important to file tax returns before a bankruptcy case is filed. If your taxes are not filed, it is possible that your case will be dismissed.
3. Before you meet with your lawyer, it is helpful to organize all of your financial documents. You should, at the very least, have a general idea of how much money you owe and to whom., because when you file a bankruptcy case, you must disclose ALL of your assets, debts, income, and expenses. Your lawyer will use your records in order to draft your initial filings, including your Schedules and Statements of Financial Affairs. Examples of paperwork your lawyer will want to see include pay stubs, bank account statements, old tax returns, mortgage loan documents, titles to vehicles, a list of everyone you owe money, and a list of your expenses.

**If you are considering filing a bankruptcy case, you should contact a qualified lawyer as soon as possible. The more you plan and strategize, the more likely your case will be a success!**

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About Robert L. Firth

*At the law office of [Robert L. Firth](#) located in [Cathedral City, California](#), we are committed to providing quality legal representation to individuals and businesses facing difficult legal*

*challenges. We believe in providing compassionate service at reasonable rates. If you need to speak with an attorney about bankruptcy, estate planning and probate, real estate tax deferred exchanges, small business services or another important legal matter, contact the law office of Robert L. Firth at [760-699-2892](tel:760-699-2892).*