



**CHECK LIST OF ITEMS TO BRING TO INITIAL CONSULTATION**

1. Last two years of tax returns.
2. Last 6 months of paystubs from all employers.
3. Last 6 months of payment information for any pension, unemployment, or disability payment.
4. Copies of all billing statements from creditors and any collection companies collecting on behalf of a creditor.
5. List of all your creditors, including ones that you have not received a recent billing.
6. Copies of any legal judgments.
7. Copies of any garnishment information.
8. Legal description of your home, if you own real estate.
9. Year, make, model, mileage and condition of any vehicles you own.
10. Monthly budget showing your current income and expenses.
11. A Pre-Bankruptcy Credit Counseling Class certificate of completion is needed before filing. We recommend taking this course after your consultation. If you wish to take this course before your consultation, let us know and we will provide you with a list of our Recommended Courses. *HOWEVER*, please note that there is usually a small fee associated with this class, which you are responsible for and which is not reimbursable if you decide not to file for bankruptcy.
12. **You are not required to pay for your bankruptcy at your consultation.** However, we recommend that you bring payment for your legal AND filing fees if you want your case to proceed rapidly. **We do accept partial payments**; however, your case will not be filed until your fees are paid in full.

*Please see the next page for additional information on filing and legal fees.*

# **BANKRUPTCY – FILING AND LEGAL FEES**

## **FILING FEES**

The filing fee is the fee that the Bankruptcy Court charges to file your bankruptcy. The filing fee is \$310.00 for a Chapter 13 bankruptcy, or \$335.00 for a Chapter 7 bankruptcy.

## **CHAPTER 7 LEGAL FEES**

If you live in the Southern District of Iowa (Greene, Boone, Story, Marshall, and all counties south) the *typical* legal fee is \$965.00 for individuals and \$1,065.00 for married couples filing jointly.

If you live in the Northern District of Iowa (Carroll, Calhoun, Webster, Hamilton, Hardin, and all counties north) the *typical* legal fee is \$1,165.00 for individuals and \$1,265.00 for married couples filing jointly.

Your legal fee is also determined in part by whether you meet the income level requirements for your household size. If your household income exceeds the allowed income level for your household size, there will be an additional charge of \$200.00 as we will need to perform additional calculations. Please see the chart at the bottom of the page if you would like to determine if this fee would apply to you. Both your filing and legal fees will need to be paid in full before your bankruptcy can be filed.

## **CHAPTER 13 LEGAL FEES**

The legal fees for Chapter 13 bankruptcies are billed through the monthly payment plan you set up with your Trustee. The only fee that you are required to pay before filing your Chapter 13 bankruptcy is the filing fee of \$310.00.

**DISCLAIMER:** Please keep in mind that the prices listed above represent the cost of a *typical* bankruptcy. This is not a guarantee as to what the cost of your bankruptcy will be. Your attorney will further discuss fees and the expected cost of your bankruptcy at your consultation.

Household Size	Annual Income (gross)	Monthly Income (gross)
1 Person	\$47,147	\$3,929
2 People	\$63,760	\$5,313
3 People	\$70,989	\$5,916
4 People	\$83,522	\$6,960

Household Size	Annual Income (gross)	Monthly Income (gross)
5 People	\$91,922	\$7,660
6 People	\$100,322	\$8,360
7 People	\$108,722	\$9,060
8 People	\$117,122	\$9,760
Every Additional Person	+\$8,400	+\$700

As of 04/01/2017