

## Bankruptcy Counseling

Now, with the new laws that were passed in 2005, you will need to take some pre-bankruptcy debt counseling in order to be able to file a chapter 7. It has become law that you get counseling before and after filing bankruptcy.

The debtor must get counseling and certification from a non-profit credit-counseling agency before the forms can be filed for your bankruptcy.

You'll need to take one or two sessions in order for you to find certification. With the certification you will be able to proceed with the bankruptcy filing.

There is work you need to do even before you get your pre-filing credit counseling certification. There are forms you will need to have filled out during your sessions.

The first is the income certification form. It will state your income and also it will show a fee schedule. Also, keep in mind that the budget form will also need to be filled out, but that form is very self-explanatory and easy to understand.

With these forms complete, and your certification now complete, you will need the non-profit credit counselor to fill out your affidavit and agreement for credit counseling. Your attorney will notarize the form, but you'll also need to send it along with a copy of your state ID.

All of these forms must be presented to the court clerk before you begin to file your bankruptcy paperwork along with a notable fee.

You may be able to get this service online and even on the phone. Many companies will offer their service in the office, but they also are very flexible with the sessions. Once you have completed these steps, you are ready to file the paperwork with your bankruptcy court.

You will need to be prepared and understand what it is that you need to expect certain things to happen during the court process. You will want to keep in mind that another counseling session is a must in order for you to plan better for the future. You will want to keep in mind that the financial planning session will help you to get back on your feet and also plan better for your future.