

## 5 Tips to file Chapter 7 bankruptcy

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1. Look at options- is bankruptcy right for you. Look at the options, is a legal debt settlement a possibility or a different type of chapter such as chapter 13.
2. Find an attorney that can provide good advice. Many attorneys including myself offer a free initial meeting
3. Be Honest- full disclosure is needed. There is a trustee involved and you must provide assets, income, liabilities and expenses.
4. Know your rights as a consumer. There are limits to creditor harassment.
5. Be prepared to take two debtor classes which can be done over the internet or phone.