





# CHECKLIST FOR § 341(a) MEETING OF CREDITORS

You recently filed a Chapter 13 bankruptcy petition and received notice of the date of your 341(a) Meeting of Creditors (341(a) meeting). Following is a list of your nine obligations for the 341(a) meeting:

 **1. Arrive Early:** Prepare to arrive at least 30 minutes before your scheduled appointment. You will not be the only person on the Trustee's calendar and timely arrival will help minimize the time you must spend during this phase of your bankruptcy. If you are late, the wait before you see the Trustee could be lengthy. It is also possible that your 341(a) meeting will be continued to another day or that your case will be dismissed.

 **2. Plan Payments:** A plan payment is the amount in your plan which you propose to pay each month to the Chapter 13 Trustee. Your first plan payment comes due 30 days from the date you filed your bankruptcy petition. Plan payments must be made by cashier's check, certified check or money order **only. No cash or personal checks will be accepted. Payments must be made out to "Chapter 13 Trustee"**. Your case number and name must be printed on each cashier's check, certified check or money order. **Your case will be dismissed if you do not make all plan payments.**

 **3. Mortgage Payments:** All mortgage payments which come due after you file your petition and before the 341(a) meeting must be current and proof brought to the 341(a) meeting.

 **4. Proof of Income:** Make sure that evidence of current income, i.e. legible copies of two of your most recent pay stubs, a business report (if self-employed), or equivalent documentation is received by the Trustee at the 341(a) meeting. Be sure that your stubs or other proof is in fact representative of your income, e.g. if you do not usually work 40 hours a week, do not provide a stub for a pay period which is based on 40 hours. Be prepared to explain all payroll deductions. Any debtor who is self employed must submit to the Chapter 13 Trustee a Business Report. This form may be downloaded from our web site. The completed report must be received by the Trustee at the 341(a) meeting.

✓ **5. Petition, Plan, Schedules, Proof of Service:** You should have filed each of these documents with the Clerk of Court. Bring a complete set of documents with you to the 341(a) meeting.

✓ **6. Your Spouse:** Both husband and wife must be present when there is a joint filing. Please make separate arrangements for your children. There are no accommodations for children at the 341(a) meeting. **Your case may be dismissed if both debtors do not appear at the 341(a) Meeting.**

✓ **7. Proof of Service:** Make sure that each of your creditors was sent a copy of your plan, that a proof of service form has been filed with the Court, and that the Trustee has received a copy of your proof of service at least 10 days prior to the 341(a) meeting. **Your case may be dismissed if the Trustee does not receive the proof of service timely.**

✓ **8. Bring a pen:** Be prepared to take notes at the 341(a) meeting.

✓ **9. If you need the assistance of a translator:** It is your responsibility to bring an individual qualified to provide translation services. If you need assistance with translation services, you may contact the office of the Bankruptcy Administrator.