

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

TUCSON DIVISION James
A Walsh Courthouse
38 S. Scott Avenue
Tucson, AZ 85701
520- 202-7500

PHOENIX DIVISION Federal
Building & U.S. Courthouse
230 N. First Ave., Suite 101
Phoenix AZ 85003
602-682-4000

YUMA DIVISION U.S.
Bankruptcy Court
98 West 1st Street
Yuma, AZ 85364
928-783-2288

www.azb.uscourts.gov

CHAPTER 13

A bankruptcy case starts with the filing of a bankruptcy petition. You must use official bankruptcy forms which can be found on the court's website, www.azb.uscourts.gov/forms or on www.azb.uscourts.gov/forms/bankruptcy-forms. Other helpful information is available on these websites. Filing bankruptcy can be a complex legal process. It is important to seek competent bankruptcy counsel before filing a petition.

THE FOLLOWING DOCUMENTS ARE NEEDED FOR INITIAL FILING OF A CASE:

1. Voluntary Petition for Individuals Filing for Bankruptcy (Form 101)
2. Valid State Issued ID

THE FOLLOWING DOCUMENTS, IF THEY WERE NOT FILED WITH THE BANKRUPTCY PETITION, ARE REQUIRED TO BE FILED NO LATER THAN 7 DAYS FROM THE DATE THE PETITION WAS FILED. IF ANY OF THESE DOCUMENTS ARE NOT FILED WITHIN THAT TIME, YOUR CASE COULD BE DISMISSED.

1. Typed Mailing List of Creditors
2. Statement about Your Social Security Numbers (Form 121)
3. Credit Counseling Certificate. **(The credit counseling class must be taken before filing your petition.)** See www.usdoj.gov/ust for approved providers. The credit counselor will provide you the certificate you need to file with the court.

THE FOLLOWING DOCUMENTS, IF THEY WERE NOT FILED WITH THE BANKRUPTCY PETITION, ARE REQUIRED TO BE FILED NO LATER THAN 14 DAYS FROM THE DATE THE PETITION WAS FILED. IF ANY OF THESE DOCUMENTS ARE NOT FILED WITHIN THAT TIME, YOUR CASE COULD BE DISMISSED.

1. Schedules (Form 106A/B, 106C, 106D, 106E/F, 106G, 106H, 106I, 106J, 106 Sum, 106 Dec)(Form 106J-2 needed only for joint debtor with separate household)
2. Statement of Financial Affairs for Individuals Filing for Bankruptcy (Form 107)
3. Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period and Chapter 13 Calculation of Your Disposable Income (Form 122C-1, 122C-2)
4. Declaration of Evidence of Employers' Payments within 60 Days
5. Chapter 13 Plan (Model Plan Form 13-2)

PREVIOUS BANKRUPTCY FILINGS

If you had a previous case pending within the preceding year that was dismissed, you are advised that pursuant to 11 USC Section 362(c)(3), the automatic stay provided by Section 362(a) when the bankruptcy petition is filed will terminate 30 days after the filing of your petition. You may file a motion with the court seeking a continuation of the automatic stay. You will need to demonstrate that the second case was filed in good faith. If you file a motion, please caption it as an Emergency Motion.

If you had two or more previous cases pending within the preceding year that were dismissed, you are advised that pursuant to 11 USC Section 362(c)(4), **NO** stay under Section 362(a) went into effect when your petition was filed. To obtain a stay, you must file a motion, within 30 days of the date of the filing of the petition, and demonstrate that the new case was filed in good faith. If you file this motion, please caption it as an Emergency Motion.

COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

An individual debtor must complete an instructional course in personal financial management before a discharge can be entered by the court. You must file a certificate with the court that shows that you completed the personal financial management course. This certificate is required to be filed within 60 days after the first date set for the meeting of creditors. Failure to file the certification could result in your case being closed without entry of your discharge. If your case is closed without entry of a discharge, to reopen the case to obtain your discharge, you could be required to pay a reopening fee of \$260.00.

RESOURCES FOR INDIVIDUALS FILING WITHOUT AN ATTORNEY

Visit or contact the Bankruptcy Court Self Help Center for forms, information and consultations with volunteer attorneys. Call (602) 682-4007 or 1-800-556-9230 or go to the website at www.azb.uscourts.gov/filing-without-attorney.