

# Van Wieren Law Firm, LLC

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## Thirty-Five Things to Avoid Doing Before Filing for Bankruptcy Relief

1. Don't forget to tell your attorney about every financial account you have a legal interest in, including: bank accounts (checking, savings, and credit union accounts), retirement accounts, stock trading accounts, and life insurance policies.
2. Don't file if your income is greater than your expenses.
3. Don't use your credit cards.
4. Don't take credit card cash advances.
5. Don't use credit card convenience checks.
6. Don't do credit card balance transfers.
7. Don't repay money to family.
8. Don't repay money to friends.
9. Don't tell a creditor that you intend to pay.
10. Don't leave assets off of your paperwork.
11. Don't file if you are about to receive a tax return or inheritance. Discuss the timing with your attorney.
12. Don't fail to tell your attorney about your small business, sole proprietorship, partnership, LLC, LLP, LC, corporation, or hobby.
13. Don't purchase real estate or a car shortly before filing bankruptcy without consulting your attorney.
14. Don't give or gift property to anyone.
15. Don't pay more than \$600 on any bill, other than a mortgage or auto loan.
16. Don't transfer property to anyone.
17. Don't cash out retirement plans or 401k's.
18. Don't take out a second mortgage.
19. Don't gamble.
20. Don't hide assets or debts.
21. Don't take out "payday loans".
22. Don't put your money in your kid's or other relative's bank accounts.
23. Don't omit or "save" a credit card for use after filing bankruptcy.
24. Don't fail to list debt to family or other "insiders."
25. Don't write bad checks.
26. Don't borrow money. Talk with your attorney about the difference between borrowing money and someone gifting you money.
27. Don't forget to tell your attorney about liens you may have on your house or unpaid judgments so they can be avoided.
28. Don't make major financial decisions without talking to your attorney.
29. Don't get married before filing if your spouse has any income.
30. Don't misrepresent facts to your attorney.
31. Don't run up your credit cards in advance of filing bankruptcy.
32. Don't fail to appear at State court hearings, trial or proceedings without first consulting with your attorney.
33. Don't hide from your attorney. Keep them up-to date with your address, phone number and email address. If you fail to communicate with your attorney, your attorney cannot help you and may withdraw from your case.
34. Don't bank where you owe money. Re-establish an account somewhere else. Don't forget to move your direct deposits to the new account. If you are pressed to file then clear out the account as soon as the direct deposit hits the bank.
35. Don't have any money in an account with Wells Fargo on the date your case is filed, and for at least two months thereafter. If possible close any accounts with Wells Fargo before your case is filed.