



Chapter 7 Individual Debtor Bankruptcy Petition Package

Published on District of Utah (<https://www.utb.uscourts.gov>)

To qualify for relief under chapter 7 of the Bankruptcy Code, the debtor may be an individual, a partnership, or a corporation or other business entity. 11 U.S.C. §§ 101(41), 109(b). Subject to the Chapter 7 Statement of Your Current Monthly Income, relief is available under chapter 7 irrespective of the amount of the debtor's debts or whether the debtor is solvent or insolvent. An individual cannot file under chapter 7 or any other chapter, however, if during the preceding 180 days a prior bankruptcy petition was dismissed due to the debtor's willful failure to appear before the court or comply with orders of the court, or the debtor voluntarily dismissed the previous case after creditors sought relief from the bankruptcy court to recover property upon which they hold liens. 11 U.S.C. §§ 109(g), 362(d) and (e). In addition, no individual may be a debtor under chapter 7 or any chapter of the Bankruptcy Code unless he or she has, within 180 days before filing, received credit counseling from an approved credit counseling agency either in an individual or group briefing. 11 U.S.C. §§ 109, 111. There are exceptions in emergency situations or where the U.S. trustee (or bankruptcy administrator) has determined that there are insufficient approved agencies to provide the required counseling. If a debt management plan is developed during required credit counseling, it must be filed with the court.

For more information on Chapter 7 click [here](#). [1]

"[Guide for Individuals Filing Chapter 7 Bankruptcy](#) [2]", created by Utah Legal Services, is a module designed to help those filing Chapter 7 Individual Bankruptcy understand what forms they need to complete, what exemptions they might have, and where they need to file.

FILING INSTRUCTIONS: All required forms are to be filed with the United States Bankruptcy Court District of Utah at 350 S. Main St. Suite 301, Salt Lake City, Utah, 84101. **The Bankruptcy Court Clerk's Office staff is prohibited by 28 U.S.C § 955 from providing legal advice and cannot aid in the completion of required forms.**

CHAPTER 7 INDIVIDUAL DEBTOR	
Chapter 7 Filing Fee	\$335.00
Filing Fee Option #1	Payment in Full Payment Methods: cash, cashiers check, money order, credit/debit card. Pers
Filing Fee Option #2	Pay in Installments Application for Individuals to Pay the Filing Fee in Installments [3] Effective 7/1/2014, for those who file petitions under chapter 7 or 13 seeking made with the installment application, or within 14 days thereafter. Unless oth days of the date of the petition. In chapter 7 cases, the final installment shall b
Filing Fee Option #3	Request to Waive the Filing Fee Application to Have the Chapter 7 Filing Fee Waived [4] Addendum to Fee Waiver Application [5]



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Required Forms		
Official Form #		Official Form
		Instructions for Individual Debtors [6]
101		Voluntary Petition for Individuals Filing for Bankruptcy [7]
		Credit Counseling Certificate 11 U.S.C. § 109(g) "Who May Be a Debtor" requires all individual debtors to take credit counseling before filing for bankruptcy. For a list of approved Credit Counseling Agencies pursuant to 11 U.S.C. § 109(g), see 11 U.S.C. § 109(g) "Who May Be a Debtor" .
2010		Notice Required by 11 U.S.C. [9]§ 342(b) for Individuals Filing For Bankruptcy
		List of Creditors (Creditor Matrix) [10]
106Sum		A Summary of Your Assets and Liabilities and Certain Statistical Information (Individuals) [11]
106A/B		Schedule A/B Property (Individuals) [12]
106C		Schedule C: The Property Your Claim as Exempt (individuals) [13] For assistance with determining what property may be claimed as exempt, see 11 U.S.C. § 541(c)(2) .
106D		Schedule D: Creditors Who Hold Claims Secured By Property (individuals) [15]
106E/F		Schedule E/F: Creditors Who Have Unsecured Claims (individuals) [16]
106G		Schedule G: Executory Contracts and Unexpired Leases (individuals) [17]
106H		Schedule H: Your Codebtors (individuals) [18]
106I		Schedule I: Your Income (individuals) [19]
106J		Schedule J: Your Expenses (individuals) [20]
106J-2		Schedule J-2: Expenses for Separate Household of Debtor 2 (individuals) [21]
106Dec		Declaration About an Individual Debtor's Schedules [22]
107		Your Statement of Financial Affairs for Individuals Filing For Bankruptcy (individuals) [23]
121		Your Statement of Social Security Numbers [24] NOTE: The full social security number is required on this document, however, you may use "X" for the last four digits if you are unable to provide the full number.
122A-1		Chapter 7 Statement of Your Current Monthly Income [25] NOTE: Instructions for the Chapter 7 Statement of Your Current Monthly Income
122A-1 Supp		Statement of Exemption from Presumption of Abuse Under § 707(b)(2) [27]
122A-2		Chapter 7 Means Test Calculation [28]
Items Required to be Delivered to the Chapter 7 Trustee Prior to the First Meeting of Creditors		
Rule		Item Required
11 U.S.C. § 521(a)	1)(iv)	Copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition.



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Bankruptcy Rule 4002(b)(3)	Federal and state income tax returns for the most recent tax year ending imm
Items Required to be Delivered to the Chapter 7 Trustee At the First Meeting of Creditors	
Bankruptcy Rule 4002(b)(1)(A)	Government-issued photo identification or other personal identifying informati
Bankruptcy Rule 4002(b)(1)(B)	ORIGINAL Social Security Card or other Government or Third-Party issued docu debtor's tax return will not be accepted.)
Bankruptcy Rule 4002(b)(2)(a)	Most recent payment advice (paystub) from employer to verify income OR pro
Bankruptcy Rule 4002(b)(2)(b)	Statements for each of the debtor's depository and investment accounts includ time period that includes the date of the filing of the petition OR provide a writ
Items Required to be Eligible for a Chapter 7 Discharge	
Rule / Form	Item
11 U.S.C. § 727(a)(11)	Instructional Course Concerning Personal Financial Management (Debtor Educa In order to be eligible for a bankruptcy discharge, all individual debtors are req approved providers of personal financial management instructional courses (d
423	Certification About a Financial Management Course [30] AND corresponding ce

Source URL: <https://www.utb.uscourts.gov/chapter-7-individual-debtor-bankruptcy-petition-package>

Links

- [1] <http://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/chapter-7-bankruptcy-basics>
- [2] [view-source:http://coloradolegalservices.articulate-online.com/p/5042046938/DocumentViewRouter.ashx?Cust=50420&DocumentID=8835ed9a-8799-4867-84ca-66b6824900ef&Popped=True&v=1&InitialPage=story.html&content_token=1b546fcb-b70b-4923-b300-034ef483009d&content_endpoint=http://coloradolegalservices.articulate-online.com/p/5042046938/&endpoint=http://coloradolegalservices.articulate-online.com/5042046938/tincanapi/&auth=1b546fcb-b70b-4923-b300-034ef483009d&actor={%22name%22:\[%22%22\],%22mbox%22:\[%22%22\],%22objectType%22:%22Person%22}®istration=4fb6bde6-d964-4f0d-b395-00e2ba247070&activity_id=articulate_course_id](http://coloradolegalservices.articulate-online.com/p/5042046938/DocumentViewRouter.ashx?Cust=50420&DocumentID=8835ed9a-8799-4867-84ca-66b6824900ef&Popped=True&v=1&InitialPage=story.html&content_token=1b546fcb-b70b-4923-b300-034ef483009d&content_endpoint=http://coloradolegalservices.articulate-online.com/p/5042046938/&endpoint=http://coloradolegalservices.articulate-online.com/5042046938/tincanapi/&auth=1b546fcb-b70b-4923-b300-034ef483009d&actor={%22name%22:[%22%22],%22mbox%22:[%22%22],%22objectType%22:%22Person%22}®istration=4fb6bde6-d964-4f0d-b395-00e2ba247070&activity_id=articulate_course_id)
- [3] <http://www.uscourts.gov/forms/individual-debtors/application-individuals-pay-filing-fee-installments>
- [4] <http://www.uscourts.gov/forms/individual-debtors/application-have-chapter-7-filing-fee-waived>
- [5] <https://www.utb.uscourts.gov/forms/addendum-application-waiver-chapter-7-filing-fee>



- [6] <http://www.uscourts.gov/file/18169/download>
- [7] <http://www.uscourts.gov/forms/individual-debtors/voluntary-petition-individuals-filing-bankruptcy>
- [8] <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>
- [9] <http://www.uscourts.gov/forms/bankruptcy-forms/notice-required-11-usc-ss-342b-individuals-filing-bankruptcy>
- [10] <https://www.utb.uscourts.gov/forms/list-creditors-instructions>
- [11] <http://www.uscourts.gov/forms/individual-debtors/summary-your-assets-and-liabilities-and-certain-statistical-information>
- [12] <http://www.uscourts.gov/forms/individual-debtors/schedule-ab-property-individuals>
- [13] <http://www.uscourts.gov/forms/individual-debtors/schedule-c-property-you-claim-exempt-individuals>
- [14] https://le.utah.gov/xcode/Title78B/Chapter5/78B-5-P5.html?v=C78B-5-P5_1800010118000101
- [15] <http://www.uscourts.gov/forms/individual-debtors/schedule-d-creditors-who-hold-claims-secured-property-individuals>
- [16] <http://www.uscourts.gov/forms/individual-debtors/schedule-ef-creditors-who-have-unsecured-claims-individuals>
- [17] <http://www.uscourts.gov/forms/individual-debtors/schedule-g-executory-contracts-and-unexpired-leases-individuals>
- [18] <http://www.uscourts.gov/forms/individual-debtors/schedule-h-your-codebtors-individuals>
- [19] <http://www.uscourts.gov/forms/individual-debtors/schedule-i-your-income-individuals>
- [20] <http://www.uscourts.gov/forms/individual-debtors/schedule-j-your-expenses-individuals>
- [21] <http://www.uscourts.gov/forms/individual-debtors/schedule-j-2-expenses-separate-household-debtor-2-individuals>
- [22] <http://www.uscourts.gov/forms/individual-debtors/declaration-about-individual-debtors-schedules>
- [23] <http://www.uscourts.gov/forms/individual-debtors/your-statement-financial-affairs-individuals-filing-bankruptcy-individuals>
- [24] <http://www.uscourts.gov/forms/bankruptcy-forms/your-statement-about-your-social-security-numbers>
- [25] <http://www.uscourts.gov/forms/means-test-forms/chapter-7-statement-your-current-monthly-income>
- [26] <http://www.uscourts.gov/file/3268/download>
- [27] <http://www.uscourts.gov/forms/means-test-forms/statement-exemption-presumption-abuse-under-ss707b2>
- [28] <http://www.uscourts.gov/forms/means-test-forms/chapter-7-means-test-calculation>
- [29] <https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>
- [30] <http://www.uscourts.gov/forms/bankruptcy-forms/debtors-certification-completion-instructional-course-concerning-financial>