

Thanks for allowing me the opportunity to help you determine whether filing for bankruptcy protection is right for you.

Let me put this questionnaire into context: In order to properly analyze your situation and determine what you should do and when, I need to know certain details about your income and expenses, your property, your financial history and your debts. If the information you provide is inaccurate or incomplete, my analysis and advice will consequently also be inaccurate or incomplete.

**Please provide the requested information in as much detail as you can. Everything you tell me is completely private and confidential, so please don't intentionally omit any information.**

**First, please provide the following information:**

Your Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Spouse's Name \_\_\_\_\_

**Next, I need to know how much income you have and some details about your monthly expenses:**

(If your income varies from month-to-month [because, for example, you are paid commissions], do your best to provide an average monthly amount. For expenses that you don't spend every month, such as property taxes, try to determine how much you spend in a year's time, and divide that amount by 12.)

**How many persons are in your household?: \_\_\_\_\_ adults \_\_\_\_\_ children**

**MONTHLY INCOME:**

Your monthly take-home pay \$ \_\_\_\_\_  
Spouse/roommate's monthly take-home pay \$ \_\_\_\_\_  
Other monthly income \$ \_\_\_\_\_  
TOTAL \$ \_\_\_\_\_

**MONTHLY EXPENSES:**

Food \$ \_\_\_\_\_  
Housing \$ \_\_\_\_\_  
Electricity & natural gas \$ \_\_\_\_\_  
Water & sewer \$ \_\_\_\_\_  
Childcare \$ \_\_\_\_\_  
Medical & dental \$ \_\_\_\_\_  
Auto insurance \$ \_\_\_\_\_  
Gasoline & vehicle maintenance \$ \_\_\_\_\_  
Clothing \$ \_\_\_\_\_  
Child support and/or alimony \$ \_\_\_\_\_  
Laundry/dry cleaning \$ \_\_\_\_\_  
Homeowner's insurance not included in house \$ \_\_\_\_\_  
Health insurance not deducted from paycheck \$ \_\_\_\_\_  
Life insurance not deducted from paycheck \$ \_\_\_\_\_  
Other insurance not deducted from paycheck \$ \_\_\_\_\_  
Home maintenance \$ \_\_\_\_\_  
Property taxes not included in house payment \$ \_\_\_\_\_  
Telephone/Cell phone \$ \_\_\_\_\_  
Cable TV/Internet \$ \_\_\_\_\_  
Charitable contributions \$ \_\_\_\_\_  
Recreation & entertainment \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

**Next, I need to know about some of your "stuff."**

For each of the listed types of property, please answer "Yes" if you own **or** are buying such property, or "No" if you DO NOT OWN or ARE NOT BUYING such property. **If you answer "Yes,"** please indicate under "Value" **the amount you could sell the property for** (not the amount owed – that comes later).

	<u>Own/Buying?</u>	<u>Value</u>
Home or condominium or mobile home	__ Yes No __	\$ _____
Rental house	__ Yes No __	\$ _____
Land or timeshare	__ Yes No __	\$ _____
Big-screen TV	__ Yes No __	\$ _____
Computer	__ Yes No __	\$ _____
Art	__ Yes No __	\$ _____
Antiques	__ Yes No __	\$ _____
Furs and/or jewelry	__ Yes No __	\$ _____
Guns	__ Yes No __	\$ _____
Cash value in insurance policies	__ Yes No __	\$ _____
IRA, 401(k), other retirement plans	__ Yes No __	\$ _____
Stock	__ Yes No __	\$ _____
Tax refunds not yet received	__ Yes No __	\$ _____
Vehicle (Year, make, model: _____)	__ Yes No __	\$ _____
Vehicle (Year, make, model: _____)	__ Yes No __	\$ _____
Vehicle (Year, make, model: _____)	__ Yes No __	\$ _____
Vehicle (Year, make, model: _____)	__ Yes No __	\$ _____
Boat or recreational equipment	__ Yes No __	\$ _____
Business Equipment/tools	__ Yes No __	\$ _____
Musical instruments	__ Yes No __	\$ _____
Cash on Hand	__ Yes No __	\$ _____
Money in bank and/or credit union	__ Yes No __	\$ _____

**Now, some questions about your financial history and condition:**

- Have you been a resident of Utah for more than 90 days?  Yes  No **RESIDENCE**  
 Have you been a resident of Utah continually for more than 2 years?  Yes  No
- Are you married?  Yes  No **MARITAL STATUS**
- Have you ever filed for bankruptcy? (If Yes, how many times? )  Yes  No **BANKRUPTCY FILINGS**
- Have you paid any one creditor more than a total of \$599.99 in the last 90 days?  Yes  No **90-DAY PAYMENTS**
- Have you paid any relative, close friend or business associate any amount on a debt in the last year?  Yes  No **INSIDER PAYMENTS**
- Are your wages or other property being garnished?  Yes  No **GARNISHMENT**  
 (If Yes, which creditor is garnishing? )
- Is any real estate (house, land, etc.) in which you have an interest in foreclosure? (If Yes, do you want to keep the property )  Yes  No **FORECLOSURE**
- Have you sold or given away any real property (house, land, etc.) or any personal property in the last year?  Yes  No **SALES & TRANSFERS**
- Have you operated a business/been in business in the last 6 years?  Yes  No **BUSINESS**
- Are you owed any tax refunds for tax returns you have already filed?  Yes  No **TAX REFUNDS OWED**
- Do you expect to receive tax refunds for 2008? (If Yes, approximately how much? \$ )  Yes  No **TAX REFUNDS FOR 2008**
- Do you or your spouse own or are you and/or your spouse buying a house or other real estate (such as land, condominium, etc.)?  Yes  No **HOME, REAL PROPERTY**
- Have you and/or your spouse ever owned a house or other real estate (such as land, condominium, etc.) in the past?  Yes  No **PRIOR REAL PROPERTY**
- Are there any accusations or suits against you for fraud?  Yes  No **FRAUD**
- Have you charged (or received cash advances of) more than \$1,225 on any one credit card in the last 90 days?  Yes  No **CREDIT CARD USE**
- Has anything of yours been repossessed, or is there a threat of repossession now?  Yes  No **REPOSSESSION**
- Are you currently separated or involved in a divorce proceeding?  Yes  No **DIVORCE/ SEPARATION**
- Has a divorce court ordered you to pay any debts?  Yes  No **DIVORCE DEBTS**
- Do you own any vehicles outright (nothing owed)?  Yes  No **VEHICLES**
- Do you have any interest in the estate of a deceased person?  Yes  No **INHERITANCE**
- Are any of your debts co-signed by an individual (friend, relative, etc.)?  Yes  No **CO-SIGNERS**
- Is your spouse, child, parent, brother, sister or a business partner now in bankruptcy?  Yes  No **OTHER BANKRUPTCY**
- Have you been sued or have you sued anyone in the last year?  Yes  No **LAWSUITS**
- Do you have any claim(s) against anyone for personal injury?  Yes  No **INJURY CLAIMS**
- Have you made charitable and/or religious payments or contributions in the last 365 days that exceed 15% of your gross income?  Yes  No **CHARITY PAYMENTS**
- Have you made any gifts totaling more than \$200 in value in the last year?  Yes  No **GIFTS**
- Do you have any open (or closed in the last year) bank or credit union accounts?  Yes  No **FINANCIAL ACCOUNTS**
- Do you have any retirement benefits or plans of any kind?  Yes  No **RETIREMENT BENEFITS**
- Have you made any contributions to any retirement plans during the last year?  Yes  No **CONTRIBUTIONS**
- Have you been ordered in a criminal proceeding to pay restitution?  Yes  No **RESTITUTION**
- Are you a party to any leases?  Yes  No **LEASES**
- Are any of your debts currently being paid by payroll deduction from your paycheck?  Yes  No **PAYROLL DEDUCTION**
- Do you have any money on deposit – checking, savings, etc. – with a bank or credit union to whom you also owe money (credit card, loan, line of credit, overdraft protection, etc.)?  Yes  No **SETOFFS**

