

# DEBT FORM INSTRUCTIONS

***READ ALL OF THESE INSTRUCTIONS BEFORE YOU COMPLETE ANY DEBT FORMS !***

## **GENERAL INSTRUCTIONS:**

The Debt Form is a PDF document with fillable text fields. If you open the document using the free Adobe Reader program (or most modern PDF software), you will be able to type information into the form fields. Alternatively, you can print the form and write information in by hand, just be sure that the information is legible.

Complete a Debt Form for each debt of any kind. If completed on paper, print a separate form for each debt. If completed using the fillable text boxes, save each debt as a separate file.

Respond to **EVERY** question on the form. Write "N/A" in the blank after each question that does not apply to a particular debt. Do not just leave it blank. If there is insufficient space to provide any requested information, attach a separate sheet.

You will need to provide the attorney with a copy of your most recent billing statement, in addition to completing the debt form. Copy both the front and back of the bill, including all of the fine print.

## **QUESTION-SPECIFIC INSTRUCTIONS:**

**CREDITOR'S NAME** Provide the full legal name of the creditor. If there is more than one creditor or if the creditor has multiple names, list all. If the debt has been transferred to a collection agency or attorney, list them also.

**CREDITOR'S ADDRESS** Provide the number and street, suite or apartment number, city, state, and ZIP + 4. Use "PMB" (private mail box) when applicable. Do not abbreviate the city. If the full ZIP + 4 is not on the bill, you can find this information online at [zip4.usps.com](http://zip4.usps.com).

Many institutional creditors (such as banks and credit cards) have an address for mailing payments and a different address for billing inquiries or other correspondence. Often this is listed on the back of the statement. If there is more than one address, at minimum supply the correspondence address.

**ACCOUNT NUMBER** Although the full account number is not usually listed in the bankruptcy papers filed with the court, the attorney or bankruptcy trustee may need the information to deal with issues.

**WHEN DID YOU INCUR THIS DEBT?** Give the date you incurred the debt. For a debt incurred in a single transaction, give the date of the transaction. For a debt incurred in multiple transactions, give the date of the oldest transaction that has not been paid off and the date of the newest transaction that is not interest, late charges, or an overlimit fee. If you have made multiple new charges on a credit card in the last six months and have not paid off those charges, attach a copy of the six most recent monthly credit card statements.

**BASIS FOR THIS DEBT?** State the basis for the debt. If you purchased goods or services, describe them. For example, home loan, car loan, line of credit, rent, child support, spousal support, taxes, travel, taxes. For credit cards with many small transactions, describe any significant charges in the last six months.

**AMOUNT OWED?** State the amount that the creditor thinks you owe. If you are making periodic payments, state the total amount of the debt, not just the amount of the current payments.

IS THE DEBT  
DISPUTED OR  
UNCERTAIN?

If the existence and/or amount of the debt is disputed or in any way uncertain, attach an explanation.

A debt is uncertain (contingent) if your liability for the debt depends on the occurrence of some future event. A debt is uncertain (unliquidated) if the amount has not yet been calculated. If the events have already occurred but you don't know the amount, the debt is unliquidated but is not contingent. For example, a debt for income taxes is usually contingent until December 31 has passed because your income may still change. On January 1, the debt for income taxes is no longer contingent because your income cannot change. The income tax debt may be unliquidated from January 1 until you prepare and file your tax return. A debt that is the subject of a contested lawsuit is usually not contingent.

WHO IS LIABLE  
FOR THIS DEBT?

Who incurred the debt? Whose name is on the monthly statements? Debts incurred prior to marriage may be only in the name of one spouse, not both. Ignore the impact California community property laws might have. If someone other than a spouse is also liable on the debt, list that person.

PERIODIC PAYMENTS  
(OTHER THAN  
CREDIT CARDS)?

Do you make periodic payments on the debt, such as monthly payments on a home loan or car loan. If so, attach an explanation. State the amount of any monthly payment. If you are not current on your payments, state the number and amount of the arrearage.

IS THIS DEBT  
SECURED  
BY PROPERTY SUCH  
AS A HOUSE OR CAR?

Some debts are secured by property. If you don't pay the debt, the creditor can seize the property. For example, home loans and car loans. Business loans are often secured by business property. If you have any secured debts, attach an explanation. Describe the property securing the debt and indicate its value.

DOES THIS  
CREDITOR  
OWE YOU A DEBT?

If you think the creditor owes you money, attach an explanation. This includes situation when you might owe the creditor as much or more than the creditor owes you.

FINAL AMOUNT BEEN  
DETERMINED?

Has the amount of the debt been determined as a result of a lawsuit, arbitration, or other proceeding? If so, attach an explanation.

WRITTEN FINANCIAL  
STATEMENT?

Did you give the creditor written financial information in connection with the debt? For example, did you complete a loan application with information about your income and finances? If so, attach an explanation. "Financial statement" includes both a formal and informal written statements of income and expenses and/or assets and liabilities. A credit card application that includes a statement of current income is a financial statement.