

**INFORMATION TO THE ASSISTED PERSON (DEBTOR)
ON HOW TO PROVIDE ALL INFORMATION REQUIRED BY SECTION 521**

Section 521 of the Code sets out the Debtor's duties related to the filing of a bankruptcy case. A copy of the section is [attached to this writing](#).

As you fill out these schedules and statement of affairs, you should keep the following in mind:

1. Completing the income and expense pages accurately and completely is critical.

(a) To compile your income, refer to recent pay stubs and last year's income tax returns. Accounting for overtime, investment dividends, and other earnings is necessary.

(b) People usually pay cash for many items, such as groceries. Review your monthly expense payments and make a best estimate on cash expenditures. If you pay insurance annually, calculate the monthly cost. Attached are IRS expense allowances for the area in which you live. If your expenses exceed these, we will have to review them and perhaps make adjustments.

(c) When you value property you own, consider prices in the neighborhood for housing, in newspapers and car lots for automobiles, and what you would pay for furniture and clothes at a business selling such goods.

(d) If you have an item of special value, an appraisal may be necessary.

(e) When listing creditors, collect current bills and use that information for mailing addresses and balances due.

(f) Under the law of this state, or federal bankruptcy law, certain property may be exempt and may be retained. Attached is a copy of the [state list of exemptions](#) and also a list of property that may be [exempt under federal law](#). Neither list is all-inclusive. If a seller has a lien on exempt property, the lien may be avoidable or you may have to pay for the property in order to keep it. After you have prepared these lists, we can review them and decide what property qualifies as exempt.