

# U.S. BANKRUPTCY COURT WESTERN DISTRICT OF LOUISIANA



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## CHAPTER 7 FILING CHECKLIST FOR INDIVIDUALS

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*Minimum Filing Requirements for an Individual  
Chapter 7 Bankruptcy Case in the Western District of Louisiana*

**Last updated August 23, 2023**

To confirm that you are using the latest version of this document, visit the Court's website at <https://www.lawb.uscourts.gov/bankruptcy-forms-individuals>.

## INTRODUCTION

**The information provided herein is not a substitute for the advice of legal counsel and should not be relied upon or cited as legal authority.**

This *Chapter 7 Filing Checklist for Individuals* includes basic information for an individual debtor to file a voluntary chapter 7 bankruptcy case in the Western District of Louisiana. Individual debtors should also refer to the *Instructions for Bankruptcy Forms for Individuals*, available on the Court's website at <https://www.lawb.uscourts.gov/bankruptcy-forms-individuals>.

**Bankruptcy has long-term financial and legal consequences. Individuals considering filing a chapter 7 bankruptcy case are strongly recommended to consult with a competent bankruptcy attorney.**

**Court employees are prohibited by law from offering legal advice.**

Before filing a bankruptcy case, debtors are also encouraged to visit the Court's website at <https://www.lawb.uscourts.gov/> for more information about the bankruptcy process.

The forms referenced in this document are available for free on the Court's website at <https://www.lawb.uscourts.gov/bankruptcy-forms-individuals>. The forms are fillable in pdf and can be completed and saved to any computer that has Adobe Acrobat Reader. (Adobe Acrobat Reader is available for free at <http://get.adobe.com/reader>).

## FILING REQUIREMENTS

The following are the minimum requirements to file an individual chapter 7 bankruptcy case in the Western District of Louisiana:

### 1. BEFORE YOU FILE, COMPLETE CREDIT COUNSELING

All individual bankruptcy filers are required to complete an approved credit counseling course within 180 days **BEFORE FILING** the bankruptcy case. A certificate of completion will be issued once you complete the course. A copy of the certificate is required to be filed with the court on the day you file your bankruptcy

or up to 14 days after filing your bankruptcy case, if you have not received the certificate by the day you file your case.

For a list of approved credit counseling agencies and for more information on credit counseling, visit the Court's website at <https://www.lawb.uscourts.gov/nodeblock/credit-counseling-and-financial-management-debtor-education>.

## 2. PAY REQUIRED FEES

You must pay the fees for filing chapter 7 bankruptcy. Information on current filing fees is available on the Court's website at <https://www.lawb.uscourts.gov/filing-fees-chapter-7-and-chapter-13>.

If you have trouble paying the filing fee, the court may grant you permission to pay in installments. If your income is below 150% of the poverty level and you are unable to pay the fees even in installments, the court may waive the fee requirement.

If you cannot pay the entire filing fee, you must also file the following:

- Application for Individuals to Pay the Filing Fee in Installments*** (Official Form 103A), if you seek to pay by installments.
- Application to Have the Chapter 7 Filing Fee Waived*** (Official Form 103B). To be eligible for a waiver, your income must be less than 150% of the official poverty line. (150% of the HHS Poverty Guidelines may be obtained at <http://www.uscourts.gov/file/document/150-percent-hhs-poverty-guidelines>).

Fees paid by an individual person (as opposed to an attorney) can be paid as follows. (More information on the divisional offices follows on the next page).

Shreveport Divisional Office: Cash, money order, or cashier's check only

Alexandria Divisional Office: Money order or cashier's check only

Lafayette Divisional Office: Money order or cashier's check only

Attorneys may pay by check or by credit card through Pay.gov.

### **3. FILE REQUIRED FORMS**

There are several forms and documents that you must give the court at the time you file. Note that additional forms and documents must be filed no later than 14 days after you file your bankruptcy case, although they may be filed at the same time you file your case, and other forms must be filed no later than 30 days after you file your bankruptcy case.

If you are an individual, filing without an attorney, you may file your documents in person at one of the Bankruptcy Court's manned divisional offices (listed below) or by mailing your documents via U.S. Mail to one of the below divisional offices. The Bankruptcy Court's three manned divisional offices are located in Shreveport, Alexandria, and Lafayette. Addresses for each are as follows:

#### **Shreveport**

Tom Stagg United States Court House  
300 Fannin Street  
Suite 2201  
Shreveport, LA 71101

#### **Alexandria**

U. S. Courthouse  
300 Jackson Street  
Suite 116  
Alexandria, LA 71301

#### **Lafayette**

John M. Shaw United States Courthouse  
800 Lafayette Street  
Suite 1200  
Lafayette, LA 70501

Documents may also be filed in the drop box at the Lafayette divisional office.

Attorneys should file documents through CM/ECF. For more information, visit the Court's website at <https://www.lawb.uscourts.gov/cmecf>.

## A. FORMS TO FILE YOUR BANKRUPTCY CASE

You must file the forms and documents listed below in order to open your bankruptcy case. Copies of the forms are available on the Court's website for free <https://www.lawb.uscourts.gov/bankruptcy-forms-individuals>. In accordance with Local Bankruptcy Rule 1005-1, you should include the division (Shreveport, Alexandria, or Lafayette) in which you file your bankruptcy in the case caption (at the top of the first page) of each form you file.

- Voluntary Petition for Individuals Filing for Bankruptcy*** (Official Form 101). You must have received and read the ***Notice Required by 11 U.S.C. § 342(b) For Individuals Filing for Bankruptcy (Form 2010)*** before the petition is filed.
- Your credit counseling certificate** from an approved credit counseling agency. (See Section 1. Before You File, Complete Credit Counseling, above) **and a copy of the debt repayment plan**, if one was provided to you through the credit counseling course. If you have not received your certificate by the day you file, you must file it within 14 days of filing your bankruptcy case.
- A list of the names and addresses of all of your creditors**, also known as a creditor matrix, formatted as a mailing list according to the instructions provided on the Court's website at <https://www.lawb.uscourts.gov/creditor-matrix-specifications>. See page 8 of this document for an example.
- Verification of Creditor Matrix*** (Local Form).
- Statement About Your Social Security Numbers*** (Official Form 121).
- Declaration Re: Electronic Filing of Petition, Schedules, & Statements*** (Local Form). Complete Part I of the form. Part II of the form should be completed by your attorney, if you have one.
- Copies of your picture identification card** (driver's license, for example) **and your Social Security card**
- Certification Regarding Retention of Documents Pursuant to Article VII of General Order 2020-4*** (Local Form). To be completed by your attorney, if you have one.

## B. FORMS TO FILE WITHIN 14 DAYS OF FILING YOUR BANKRUPTCY CASE

You must file the forms listed below either when you file your bankruptcy case or within 14 days after you file your bankruptcy case. **If you do not do so, your case may be dismissed.** Copies of the forms are available on the Court's website for free at <https://www.lawb.uscourts.gov/bankruptcy-forms-individuals>.

- Schedules of Assets and Liabilities which includes these forms:
  - Schedule A/B: Property*** (Official Form 106A/B)
  - Schedule C: The Property You Claim as Exempt*** (Official Form 106C)
  - Schedule D: Creditors Who Have Claims Secured by Your Property*** (Official Form 106D)
  - Schedule E/F: Creditors Who Have Unsecured Claims*** (Official Form 106E/F)
  - Schedule G: Executory Contracts and Unexpired Leases*** (Official Form 106G)
  - Schedule H: Your Codebtors*** (Official Form 106H)
  - Schedule I: Your Income*** (Official Form 106I)
  - Schedule J: Your Expenses*** (Official Form 106J)
  - If applicable, ***Schedule J-2: Expenses for Separate Household of Debtor 2*** (Official Form 106J-2).
- Summary of Your Assets and Liabilities and Certain Statistical Information*** (Official Form 106Sum).
- Declaration About an Individual Debtor's Schedules*** (Official Form 106Dec)
- Statement of Financial Affairs for Individuals Filing for Bankruptcy*** (Official Form 107)
- Chapter 7 Statement of Your Current Monthly Income*** (Official Form 122A-1)
- If applicable, ***Statement of Exemption from Presumption of Abuse Under § 707(b)(2)*** (Official Form 122A-1Supp)
- If applicable, ***Chapter 7 Means Test Calculation*** (Official Form 122A-2)

*(list continued on next page)*

**Copies of all payment advices (pay stubs)** or other evidence of payment that you received within 60 days before you filed your bankruptcy case. If you do not have this information, then you must file *Statement Under Penalty of Perjury Concerning Payment Advices Due Pursuant to 11 USC §521(A)(1)(B)(iv)* (Local Form).

**Disclosure of Compensation to Debtor's Attorney** (Form 2030) (if you have an attorney).

If a bankruptcy petition preparer assisted you with your forms:

**Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119) and

**Disclosure of Compensation of Bankruptcy Petition Preparer** (Form 2800).

### C. FORMS TO FILE WITHIN 30 DAYS OF FILING YOUR BANKRUPTCY CASE

If applicable, *Statement of Intention for Individuals Filing Under Chapter 7* (Official Form 108). You **MUST** file this form either **within 30 days after you file your bankruptcy case or by the date set for the meeting of creditors, whichever is earlier.**

An example of credit matrix formatting (see Section 3.A, above) is provided on the next page.

## CREDIT MATRIX FORMATTING EXAMPLE

Creditor 1  
Street Address  
City, State Zip Code

Creditor 2  
Street Address  
Street Address Line 2  
City, State Zip Code

Creditor 3  
Attn First Name Last Name  
Street Address  
City, State Zip Code

Creditor matrix formatting instructions are provided on the Court's website at <https://www.lawb.uscourts.gov/creditor-matrix-specifications>.