

Top 10 Things to Know about Your Case

- 1) The date your bankruptcy petition was filed.
- 2) Your case number.
- 3) Your monthly payment as well as the amount deducted from each paycheck.
- 4) The dividend you are paying to unsecured creditors.
- 5) Your case administrator's name, phone extension number, and email address.
- 6) Which debts, if any, will survive the bankruptcy. Most mortgages, student loans, child support, and some tax debt, if not paid in full through the plan, will still be due and owing.
- 7) Automatic stay prevents creditors from contacting you and the co-signor but you can contact creditors.
- 8) Obtaining credit while in Chapter 13 is not allowed without permission of the Trustee or Court. This includes refinancing your home or buying a new or used car.
- 9) Tax refunds may be delayed while you are in Chapter 13.
- 10) Do not ignore Motions for Relief from Stay or Motions to Dismiss - if you receive one of these, contact your attorney quickly.