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So I Decided to File Bankruptcy, Now What?

Step 1	FREE consultation with Simer & Tetens experienced bankruptcy staff	1 hour
Step 2	Hiring The Kehl Law Firm, P.C. for your bankruptcy with a minimum payment of \$200.00. You can make monthly payments until you are paid in full or you can make a lump sum payment.	Depends
Step 3	Creditor Phone calls. Refer all creditor phone calls regarding credit cards, medical bills, and payday loans to The Kehl Law Firm. Tell the creditors that you have retained Ms. Kehl as your attorney and all future phone calls need to go to her office. Her number is 254-870-0105. DO NOT refer any secured creditors like your house, automobile, Conns, AAFES, or other payment. When in doubt, feel free to ask staff about which calls are appropriate to refer.	Depends
Step 4	Final Payment. Make your final payment and pick up “ Part 2 ” white folder	Depends
Step 5	Turning in Documents. Make an appointment to drop off your Workbook and other required documents from Part 2 (white folder)	1 hour
Step 6	Credit Counseling Class. Take credit counseling over the phone or internet. Staff will provide you with instructions when you reach this step. It must be done at least 2 business days before you can file bankruptcy.	30 to 90 minutes
Step 7	File Bankruptcy. One to three weeks from turning in your documents. Meet with Ms. Kehl to file your bankruptcy. If you and your spouse are filing together, both need to be in attendance. This meeting may last 2 to 4 hours. Bring snacks.	2 to 4 hours
Step 8	Debtor Education Class. You need to take a class from Evergreen within the first 30 days of your case being filed. Staff will provide you with instructions when you reach this step.	2 hours
Step 9	Meeting of Creditors or 341 Meeting Approximately 30 days after your bankruptcy is filed, you will have a brief meeting at the Federal Courthouse with Ms. Kehl and your Trustee, James Studensky. This meeting will normally last 5 to 10 minutes. However, the wait for the meeting may be up to 2 hours. Creditors rarely attend.	5 minutes to 2 hours
Step 10	Discharge. Approximately 60 to 70 days after your bankruptcy is filed, you will receive a discharge. A discharge means that you no longer owe your unsecured creditors like credit cards or medical bills any more money. Ms. Kehl will send you a letter informing you of your discharge with information about how to improve your credit score after bankruptcy and how to monitor your credit report.	60 to 70 days after Step 8