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Member, NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY
ATTORNEYS

Once you decide to file bankruptcy, be sure to remember these important Don'ts:

1. Don't use your credit cards or take credit card cash advances.
2. Don't use convenience checks or make any balance transfers.
3. Don't pay money to family or friends.
4. Don't tell a creditor that you intend to pay.
5. Don't leave assets or debts off your paperwork.
6. Don't leave out bank, checking, savings, brokerage, credit union accounts.
7. Don't file if you are about to receive a tax return or inheritance without discussing the timing with your attorney.
8. Don't fail to tell your attorney about any business interest you have, whether small business, sole proprietorship, partnership, limited liability company, limited partnership, corporation, or hobby.
9. Don't purchase a home shortly before filing bankruptcy without consulting your attorney.
10. Don't give or lend property to anyone.
11. Don't pay more than \$600 on any past due bill (unless you are making payments on secured debts like car payments or house payments).
12. Don't transfer property to anyone.
13. Don't cash out retirement plans or borrow large amounts from them.
14. Don't take out a second mortgage.
15. Don't gamble.
16. Don't hide assets or debts.
17. Don't take out "payday loans."
18. Don't put your money in your kids' bank accounts.
19. Don't omit or "save" a credit card to use after your bankruptcy.
20. Don't fail to list debts you owe to family members or other "insiders."
21. Don't write bad checks.
22. Don't borrow money from anyone, even friends and family.
23. Don't forget to tell your attorney about liens on your home or unpaid judgments, because often they can be set aside in your bankruptcy.
24. Don't make major financial decisions without talking to your attorney.
25. Don't get married before filing if your spouse has a high income.
26. Don't misrepresent facts to your attorney.
27. Don't run up your credit cards in advance of filing bankruptcy.
28. Don't fail to appear at any state court hearings, trial, or other legal proceedings; coordinate with your attorney.
29. Don't keep money in bank accounts with banks you owe money to.
30. Don't hide from your attorney. Keep him up to date with your address, phone number, and email address.