**BANKRUPTCY INTERVIEW**

**Income and Means Test:**

**Disabled Veteran**

1. Are you a Disabled Veteran whose debt was incurred during active duty or while performing homeland security activity? Yes/no

**Reservist or National Guard Member**

2. Are you a Reservist or National Guard member and called to active duty after September 11, 2001 for a period of at least 90 days? Yes/no

a. If yes, did you remain on active duty? Yes/ no

b. If yes, were you released from active duty less than 450 days before bankruptcy was filed? Yes/ No

c. If yes, list the date released from active duty\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

3. Are you a Reservist or National Guard member performing homeland defense activity for a period at least 90 days? Yes/No

a. Are you still performing homeland defense? Yes/No

b. Did you perform homeland defense terminating less than 540 days before bankruptcy case was filed? Yes/No

c. If yes, list the date of termination of homeland defense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Non-Consumer Debts**

4. Are your debts mostly Non-Consumer Debts (see list below)? Yes/No

Non-Consumer Debts include: Most tax debts; business or commercial debts; Insurance liabilities; Mortgages for investment or commercial purposes.

 a. Estimate of these debts $\_\_\_\_\_\_\_\_\_\_\_\_

Consumer Debts include: personal, family or household debts; mortgage on your home; medical bills; student loans; credit cards; personal loans; car loans; loans for household goods.

1. Estimate of these debts $\_\_\_\_\_\_\_\_\_\_\_\_

**Interview Questions for Means Test**

5. How many people in your household (not number of dependents- can include parents, grandparents, friends, or other relatives)? \_\_\_\_\_

6. Are you married? Yes/No

a. If yes, will you be filing jointly with your spouse? Yes/No

b. If yes, do you and your spouse live in separate households? Yes/No

**Your Income**

7. Your gross wages, salary and commissions from all jobs (Monthly income)? \_\_\_\_\_\_\_\_\_\_\_\_\_

8. Your gross receipts from operation of business or farm or profession? \_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. Your gross receipts from real estate? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. Your interest and dividends? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

11. Alimony or support you receive?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

12. Social Security or other government assistance you receive (specify)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

13. Your income from pension or retirement? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

14. Your unemployment? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

15. Your other income? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Your Spouse’s Income**

16. If married:

a. Spouse’s gross wages, salary, and commissions from all jobs (monthly) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

b. Spouse’s gross receipts from operation of business or farm or profession? \_\_\_\_\_\_\_\_\_

c. Spouse’s gross receipts from real estate? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

d. Spouse’s interest and dividends? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

e. Spouse’s alimony or support received? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

f. Spouse’s social security or other government assistance (specify)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

g. Spouse’s income from pension or retirement? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

h. Spouse’s unemployment? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

i. Spouse’s other income (specify)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

17. Describe any changes of more than 10% in any of the above income categories that you anticipate to occur within the year following your bankruptcy. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Expenses**

18. Brief Discussion on monthly expenses

1. Do you rent or own? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. How much is your rent or mortgage? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Are you current on your mortgage? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Do you have a second mortgage? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. What is the value of your home? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. How much do you owe on your home? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. Do you have a vehicle? Y/N
8. Value $\_\_\_\_\_\_\_\_\_\_\_
9. Own free and clear? Yes/No
10. If you are making payments are you current? Yes/No
11. What is the value of your vehicle? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
12. Do you want to keep the car? Yes/No

**Prior Bankruptcy**

19. Prior Bankruptcy Case Filed in the Last 8 years? Yes/ no

a. If yes, date? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

20. Is there a pending bankruptcy case filed by your spouse, partner or affiliate? Yes/No

a. If yes, Name of Debtor\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Eviction**

21. Are you in the process of eviction and your landlord has gotten a judgment ordering you to vacate residential property? Yes/No

 **Reaffirmation**

22. Would you like to reaffirm any of your debts? Yes/no

**Other**

23. Do you have any lawsuits or garnishments pending? Yes/no

24. Have you paid back any friend or relative any monies in the last year?

25. Have you given a gift of money or other value over $200 in the last year to any one person or entity?

26. Do you have any boats, jet skis, motorcycles or ATVs?

27. Do you have any other assets that we have not already discussed?