

Chapter 7 Filing Checklist

Action Checklist — ClearLegalTips.com (2026)

Track each step from preparation to discharge so nothing slips.

Step 1 — Qualify

- ☐ Completed the means-test inputs (Worksheet Section A)
- ☐ Confirmed Chapter 7 fits better than Chapter 13

Step 2 — Prepare

- ☐ Took the credit counseling course (within 180 days before filing)
- ☐ Gathered 6 months of pay, tax returns, bank statements
- ☐ Listed every creditor, asset, and monthly expense

Step 3 — File

- ☐ Completed petition (Form 101) and all schedules
- ☐ Paid the filing fee or requested a waiver / installments
- ☐ Filed with the bankruptcy court; received case number

Step 4 — After Filing

- ☐ Attended the 341 meeting of creditors
- ☐ Completed the debtor education course
- ☐ Received the discharge order
- ☐ Started rebuilding credit (secured card, on-time bills)

INSTRUCTIONS FOR USE

The automatic stay stops collections the moment you file. Missing a required course or the 341 meeting delays or denies discharge. This template is provided for informational purposes only and does not constitute legal advice. Laws vary by state and change over time. Have an attorney review your completed document before relying on it. ClearLegalTips.com is not a law firm.