

Chapter 7 Bankruptcy Prep Worksheet

Fillable Planning Worksheet — ClearLegalTips.com (2026)

Fill this out before you start the official forms. It collects everything the petition and schedules will ask for.

A. Eligibility — Means Test Inputs

Household size: _____

Your state: _____

Total gross income, last 6 months: _____

Average monthly income (total ÷ 6): _____

- ☐ My income is below my state median (likely qualify automatically)
- ☐ My income is above median (second calculation needed)

B. Income Sources

- ☐ Wages / salary
- ☐ Self-employment
- ☐ Benefits (SS, unemployment, disability)
- ☐ Other: _____

C. Debts You Want to Discharge (list each creditor)

Creditor 1 — name / amount / account: _____

Creditor 2 — name / amount / account: _____

Creditor 3 — name / amount / account: _____

Creditor 4 — name / amount / account: _____

Total unsecured debt: _____

D. Property & Exemptions

- ☐ Home (equity: \$_____)
- ☐ Vehicle (value: \$_____)
- ☐ Bank accounts / cash
- ☐ Retirement accounts (usually protected)
- ☐ Household goods
- ☐ Tools of trade

Property you are worried about keeping: _____

E. Monthly Expenses

Rent / mortgage: _____

Utilities: _____

Food: _____

Transportation: _____

Insurance: _____

Other: _____

Total monthly expenses: _____

F. Required Courses

☐ Credit counseling course completed (before filing) — date: _____

☐ Debtor education course completed (after filing) — date: _____

INSTRUCTIONS FOR USE

Use this worksheet to organize your finances, then enter the figures into the official bankruptcy forms. If you own a home with equity, a business, or face lawsuits, review the results with a bankruptcy attorney before filing. 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.