



**DID YOU PAY BACK ANY LOANS OR DEBTS,
OR MAKE ANY GIFTS, TO ANY OF YOUR
FAMILY MEMBERS, FRIENDS,
OR BUSINESS ASSOCIATES
WITHIN THE PAST YEAR?**

You must disclose all payments made to people who the bankruptcy code calls “insiders.” Insiders include your parents, children, in-laws, grandparents, aunts, uncles, cousins, and basically every relative that you are close to.

If within the past year you gave money or anything else of value, paid back all or part of what you owe, to a relative or other insider, you must advise the court and the trustee may be able to get the money back from the person you paid it to. Needless to say, this can be an unpleasant surprise.

Tell us about these payments before we file, and be sure to list them on your Statement of Financial Affairs.