



WHAT BILLS SHOULD YOU CONTINUE TO PAY?

As a general rule (and there are exceptions to every rule), you should continue to make the following payments even though you intend to file bankruptcy:

- House note (including second and third mortgages, if any), if you want to avoid repossession.
- Mobile home payments, if you want to avoid repossession.
- Rent on your house or apartment, if you want to stay.
- Car payments on any vehicle that you want to keep.
- Insurance premiums on your house and car.
- Electricity, gas, water, phone.
- Student loans and/or current tuition, if any.
- Doctor bills for any doctor you want to continue seeing.
- Taxes.
- Alimony and child support, if applicable.
- Any debts secured by property that you want to keep.

WHAT ELSE SHOULD I ESPECIALLY REMEMBER?

- You may have to turn over your bank and checking accounts to the trustee.
- You may lose all or a large part of your income tax refund.
- You may have to turn over any money or property you get from a personal injury lawsuit or inheritance to the trustee.
- You may have to reaffirm a debt if you want to keep the collateral.