



# **FREE BANKRUPTCY LEGAL HELP**

## **You don't have to file alone!**

The Birmingham Bar Volunteer Lawyers Program is working with the United States Bankruptcy Court of the Northern District of Alabama to provide free bankruptcy legal help to Jefferson County residents who cannot afford attorneys.

### **Why you should use an attorney:**

Filing for a bankruptcy is complicated and if you make a mistake:

1. The judge can dismiss your case and you will lose the \$335 you paid to file;
2. Not all of your debts will be discharged and you will have to wait ten years to be allowed to file again.

### **To obtain free legal help, complete these steps:**

1. Complete or find the following items:
  - Driver's License or other valid identification
  - Names, addresses, amounts and account numbers of everyone to whom you owe money (Ex: House, car, family members, credit card companies, medical bills, taxes, student loans etc.)
  - List ALL debt (even if you are current on the bill)
  - Tax Returns for the last two years
  - Last 60 days of payroll stubs and proof of any other income in last six months (if you had more than one employer, bring pay stubs from everyone you were paid by in the last 6 months)
  - Last 60 days of payroll stubs and proof of any other income for anyone living in your residence
  - Last 60 days of payroll stubs and proof of any income from your spouse
  - Property Tax Appraisal of any real estate
  - A copy of your divorce decree if in the last six years
  - Copies of any lawsuit, judgments, or garnishments against you
  - If you are unemployed bring your unemployment or disability awards letter
2. Bring your information to the Volunteer Lawyers Program "Civil Help Desk" to determine if you qualify for free help:

#### **Civil Help Desk**

Monday and Thursday 8:30 a.m. to noon

No appointment necessary

Jefferson County Courthouse Room 540

716 Richard Arrington Jr. Boulevard North

**If you qualify, we will schedule you to meet with an attorney and begin the process.**

**If you decide to file for bankruptcy and qualify for free legal help, the Birmingham Bar Volunteer Lawyers Program will help you throughout the process.**