**What to Expect at Your Meeting of Creditors**

After your case is filed, the Bankruptcy Court will schedule your meeting of creditors. The Court will send a notice with a telephone number to you and all your creditors. The Trustee will also send you a Zoom invite. **You should appear by Zoom if possible**.

**When joining the Zoom meeting, be sure to put your name on the screen so the Trustee can identify you.** Instructions for renaming yourself can be found here: <https://support.zoom.us/hc/en-us/articles/8715431556621-Changing-your-name-on-Zoom#h_01GBDJTA215TFJ2G09MN2FTP7S>

Five to six cases will be scheduled for the same date and time, so several parties and their attorneys will be appearing at the same time. Typically, only debtors and their attorneys will appear, but sometimes a creditor will appear and ask you factual questions.

When you join the Zoom meeting you will be in a waiting room until the Trustee admits you. Often you will see no activity or hear silence. You do not need to say hello nor register your presence.

At the designated time, the Trustee will begin the Zoom meeting and unmute the telephone line. Because so many people are appearing at the same time, it is important that you listen carefully and keep yourself muted until the Trustee calls your case and asks you to speak.

The meeting will be recorded so you need to answer all questions audibly and be close enough to your microphone to be heard.

The Trustee will give a few introductory remarks and then will begin to call the cases. When it’s your turn, the Trustee will ask you to raise your right hand and state your name, then she will administer this oath: Do you solemnly swear or affirm that the testimony you are about to give will be the truth.

Although the Trustee may ask you additional individual questions, she will ask the same standard questions in every case. It is critical that you answer truthfully. **Most questions should be answered with a simple yes or no.**

If you are married and both spouses are debtors, the Trustee will ask the questions of one of you and then ask the other whether they heard the questions and would have answered the questions the same.

Here are the standard questions:

1. Is the address listed on your petition still accurate today? (Please answer yes or no. Do not state your address)
2. Did you live in Arizona continuously for at least 2 years prior to filing this case?
3. Did you provide the information to your attorney that was used to prepare your bankruptcy documents? (Petition, plan, and statements and schedules)
4. Did you personally review the documents and sign them under penalty of perjury before they were filed with the Bankruptcy Court?
5. Were the papers true and correct to the best of your knowledge?
6. Did the papers list all of your assets? (Everything that you own)
7. Did the papers list all of your creditors? (All of your debts)
8. Did the papers accurately list your income?
9. Are there any corrections that the Trustee should know about?
10. Are you current on filing all required state and federal tax returns that have come due?
11. Are you married?
12. If not, do you share living expenses with any other adult?
13. Do you have a mortgage on your home, or do you rent?
14. If you have a mortgage, are you in default on the mortgage?
15. Do you pay a domestic support obligation such as child support or alimony? (The Trustee must ask everyone this question even if it is obvious that they do not)
16. Are you the beneficiary under anyone’s will, trust, or life insurance policy? (If you inherit any property or money you need to advise the Trustee.)
17. Do you own any gift cards or prepaid credit or debit cards that have not been disclosed?
18. Are you the plaintiff in a pending lawsuit or could you sue anyone in a court of law? (If you become a plaintiff in a lawsuit or plan to sue someone, you need to advise the Trustee.)
19. Is this your first bankruptcy?
20. Are you still employed at \_\_\_\_\_\_\_\_\_\_\_\_?
21. You have proposed a plan that has payments of $\_\_\_ for a duration of \_\_ months, is that your understanding?
22. Do you believe you will be able to make those payments? (This is not an invitation to negotiate the payments. The Trustee is asking you to confirm that you will be able to make the payments. If you cannot make the payments, your plan cannot be confirmed.)
23. Have any creditors joined us on the telephone line? (The Trustee will be listening to the phone line to see if any creditors speak up and wish to ask you questions. She is not asking you if there are any creditors.)
24. The Trustee will then review the identification documents that have been submitted and will conclude the hearing. Sometimes the hearing will need to be continued to a later date. You can discuss that with your attorney.

**A few additional tips:**

Log into Zoom five (5) minutes before your scheduled hearing.

If you are appearing by Zoom, please make sure that you are dressed appropriately (business casual) and in a **quiet** location. Pets and children should not be in the room with you.  **You should not be in your bed, nor should you eat, drink or smoke during the meeting.**

Many people sit in their car, which is acceptable. However, for safety reasons, the Trustee cannot conduct the hearing if you are driving.

While you wait your turn, you should turn off your camera if you are moving around. Activity is extremely distracting for the Trustee and other participants.

Your first plan payments will generally come due prior to your meeting, so make sure that you make the payment on time. The best way to make your payments is TFSbillpay.com, but you can also mail a cashier’s check or money order to the PO Box listed at [www.dcktrustee.com](http://www.dcktrustee.com) Personal checks and online bill pay are not acceptable.

Please make sure you have registered for [www.NDC.org](http://www.NDC.org).

If you have any questions, direct them to your attorney. It is rarely in your best interest to contact the Trustee directly.

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