

COMMON QUESTIONS FOR 341 HEARING

Once you are sworn in, you can expect additional questions from the trustee. Typical questions include:

1. State your full name and mailing address
2. Did you meet with an attorney to discuss your financial situation prior to filing?
3. How long did you spend with the attorney?
4. Did you meet with anyone else in his office?
5. Did your attorney explain how the fees work in your Chapter 13 case and has your attorney provided you with a copy of the [Rights and Responsibilities Statement Between Chapter 13 Debtors and Their Attorneys](#)?
6. Do you have any credit cards (you must hand them in to the Trustee)?
7. Do you belong to a credit union?
8. Is any money coming out of your pay for any purpose other than taxes or insurance?
9. Do you contribute to a retirement savings plan or 401(k).
10. Is money coming out of your paycheck to fund the plan?
11. Do you own any real estate? If so, how much is it worth?
12. Have you made any payments to the Trustee (note that even if your case is set up to be paid by employer deduction, you are responsible for making all payments until the payroll deduction kicks in).
13. Have you filed tax returns for the past three years?
14. Do you expect a refund this year?
15. How much will the refund be?
16. Have you ever filed Bankruptcy before?
17. Have you made all mortgage payments that have come due since you filed your case?
18. Do you have insurance on your vehicle?
19. Do you have a personal injury claim or any other claim for money damages pending at this time?