

Get your paperwork together.

Here's a partial list of what you should bring to your attorney:

- 60 days' worth of pay stubs (you eventually may need to provide more to prove your income for the six months prior to filing).
- The last two months of bank statements.
- Tax returns for the previous two years.
- Statements for all brokerage and retirement accounts, including IRAs, Roth IRAs and 401(k)s.
- Your most recent bills.
- Any collection letters you've received or other correspondence about your debts.
- Any current loan contracts (for homes, cars, etc.).
- Any lease contracts (for apartments, cars, etc.).
- Any home appraisals or tax assessments related to your home or other real estate you own.
- Any paperwork related to past bankruptcies.
- Any legal papers you've received, including but not limited to lawsuits, judgments, wage garnishments, divorce decrees, court orders and child-support orders
- Proof of your identity, such as a driver's license or Social Security card