

IMPORTANT INFORMATION ABOUT MANDATORY ZOOM 341 HEARING AND DEBTOR EDUCATION COURSE

For more details, visit: <https://www.simonfitzgerald.com/preparing-for-zoom-341-meeting/>

Mandatory Requirements:

1. Zoom 341 Meeting with the Trustee
2. Post-Filing Debtor Education/Financial Management Course

Zoom 341 Meeting with the Trustee

- **What is a 341 Meeting?**
A mandatory meeting that will last less than one hour, where you'll be under oath and asked questions about your financial affairs. One of our attorneys will attend.
- **When is this meeting?**
The meeting will be held approximately **four to six weeks** after filing your case.
- **How will I be notified of the meeting?**
You will be notified of the exact date and time of the meeting by the Court in a letter, and you will also receive a text message or email reminder from our firm.
- **Do both my spouse and I have to attend?**
If both spouses have filed a bankruptcy case, both must attend.
- **Preparation:** Review your Chapter 13 Plan and Budget (Schedules I & J). Have your government-issued photo ID ready if needed.
- **How to Download Zoom:**
 - **Desktop:** Download Zoom at <https://www.zoom.us/download#client4meeting>.
 - **Phone:** Download the Zoom App from the App Store or Google Play.
- **Guidelines:**
 - Be in a quiet location.
 - Test your Zoom connection a day prior at <https://zoom.us/test>.
 - Update your screen name to include your full name.

Additional Resources and Links

- Instructions for Joining a Zoom 341 Meeting:
 - URL: <https://www.justice.gov/ust/page/file/1590011/download>
- Best Practices for Virtual 341 Meetings:
 - URL: <https://www.justice.gov/ust/page/file/1590001/download>

What questions may they ask me at the Meeting with the Trustee?

1. Name, address, social security number (last four digits)
 2. What is your employer's address?
 3. Are you familiar with the papers filed by your attorney (petition, statements, and schedules)?
 4. Did you sign them?
 5. Did you read them before you signed them?
 6. Is everything in them true to the best of your knowledge?
 7. Did you list all your creditors (people you owe money to)?
 8. Did you list all your property (things you own, including cars, real estate, etc.)?
 9. Are there any errors (mistakes) or omissions you know of?
 10. Have you filed for bankruptcy in the last eight years?
 11. Do you have a personal injury case, claim, or lawsuit pending?
 12. Have you made your first payment to the Trustee? (*For Chapter 13 Cases Only*)
- The Trustee may ask questions about specific things in your paperwork if he desires more information. Answer the questions truthfully, and answer yes or no if you can. Do not guess at an answer; answer "I don't know" if you don't know the answer.
 - The Trustee is not your lawyer; he cannot help or answer your questions. Do not volunteer any information not explicitly requested; your lawyer can assist and advise you when necessary.
 - The Trustee is not interested in why you are there or your family history.

Post-Filing Debtor Education/Financial Management Course-(2nd Course)

- **What is the Post-Filing Debtor Education/Financial Management Course (2nd Course)?**
It is a mandatory Debtor Education/Financial Management Course you must complete online or over the phone. The course will typically take 2 hours. You will not receive a discharge of your debts if you fail to complete this course.
- **When can I take the Course? As soon as you receive your Case Number. We recommend you complete this course within thirty (30 - 60) days after filing for bankruptcy.**
- **How much does the Course Cost?** The typical charge is \$25.00; however, you can pay our office \$15.00 to obtain our attorney code, allowing you to complete the course, saving you \$10.00.
- **Options:** You may receive advertisements from competitors of Sage/Abacus, but we recommend using one of the options below.

Option 1: Online – https://www.sagepf.com/	Option 2 - Phone: Call (800)-516-2759
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○ **Attorney Code:** _____