

# Tips for Filing New Bankruptcy Cases

1. If the debtor is an individual, redact the **social security number and/or taxpayer identification number** to reflect only the last four digits on all documents, except for the Statement of Social Security Number and tax documents which are restricted from public view. **Financial account numbers** may reflect only the last four digits. **An individual's birth date** may reflect only the year of birth, and **minor children** may be identified only by their initials. See Bankruptcy Rule 9037.
2. If you want the case to be heard in a division other than that assigned, file a Motion To Transfer Divisional Venue. Go to **Bankruptcy**, then **Motion/Application**, then **Transfer Divisional Venue**.
3. Do not include the telephone number of an individual debtor in the case information when setting up the case.
4. Arrange the Petition and Schedules in the following order for filing:
  - Voluntary Petition
  - Exhibit D
  - Summary Of Schedules
  - Statistical Summary
  - Schedules A-J
  - Declaration Concerning Schedules
  - Attorney Compensation Declaration
  - Statement Of Financial Affairs With Declaration
  - Statement Of Intention
  - Notice To Individual Consumer Debtor
  - Means Test
  - Verification Of Mailing Matrix And Mailing Matrix
5. Do not file initial motions or applications as part of the Petition and Schedules, but file them by separate entry, e.g., Application to Waive Chapter 7 Filing Fee, Application To Pay Filing Fee In Installments, Motion To Transfer Divisional Venue, Request For Order Regarding Wages.
6. Do not file the Chapter 13 Plan as part of the Petition and Schedules, but file it as a separate entry. Go to **Bankruptcy**, then **Plan**, then **Chapter 13 Plan**.
7. Counsel for the debtor(s) **and** each debtor must sign the Chapter 13 Plan.
8. Do not file the Statement of Social Security Number as part of the Petition and Schedules. To ensure that online access is restricted, it must be filed separately by going to **Bankruptcy**, then **Miscellaneous**, then **Statement of Social Security Number(s)**. The Statement of Social Security Number(s) must be filed at the same time as the petition. See Bankruptcy Rule 1007(f).

9. Do not file the Certificate Of Credit Counseling Course as part of the Petition and Schedules, but file it by separate entry. Go to **Bankruptcy**, then **Miscellaneous**, then **Certificate of Credit Counseling Course**.
10. Do not file the Certificate Of Financial Management Course (Debtor Education) with the petition. The debtor must take this course after the bankruptcy has been filed. The agency that provides the course will furnish the debtor with a completed certificate, which must reflect a case number and a certificate number and be filed with the Court.
11. Provide the full name of each debtor, including full middle name, not initials. If a debtor has no middle name, please use NMN.
12. Indicate the generation, if applicable (Sr, Jr., IV, etc.), and make sure signature matches the generation indicated.
13. Include as an alias each name used by each debtor in the last eight years, including a/k/a, f/k/a, d/b/a, f/d/b/a. You are not required to create an alias using the middle initial, e.g., for John William Doe, you do not have to create an alias for John Doe or John W. Doe.
14. Upload the list of creditors once the case is opened. To upload the creditors, go to **Bankruptcy**, then **Creditor Maintenance**, then **Upload a Creditor Matrix File**, then **Browse** for the file. (You should have saved this document as a .txt file) Once you open the file, the file name will appear in the box next to the browse button, then click **Next**. A message will appear to inform you of the number of creditors uploaded; check to make sure it matches the number of creditors on your mailing matrix.  
  
Note: You must also include the images of Mailing Matrix and the Verification Of Mailing Matrix with the Petition and Schedules.
15. Review all documents for signatures of the debtor(s) and counsel for the debtor(s).
16. Check our website at [www.wvsb.uscourts.gov](http://www.wvsb.uscourts.gov) for the most recent version of the forms. Look under Local Forms or National Forms. The website also has links to Means Testing, Credit Counseling Agencies, Debtor Education Agencies, and other important information.
17. If a debtor is employed, file employee income records or pay stubs for the debtor using the ECF event, Pay Stubs. Go to **Bankruptcy**, then **Miscellaneous**, then **Pay Stubs (Debtor's Employee Income Records)**.
18. If a debtor is not required to file pay stubs, e.g., receives Social Security benefits, disability income, or is unemployed, file a Statement in Lieu of Payment Advices, using the ECF event, Pay Statement. Go to **Bankruptcy**, then **Miscellaneous**, then **Pay Statement (Debtor's Statement in Lieu of Pay Stubs)**.