

DIY Bankruptcy Checklist for Pennsylvania Filers

A step-by-step pro se filing checklist from the Law Office of Sean P. Quinlan, Esq. | 3425 Simpson Ferry Rd, Suite 100, Camp Hill, PA 17011 | pennsylvaniabankruptcy.attorney

Step 1 — Before you file

- ☐ Complete the pre-filing credit counseling course with a U.S. Trustee-approved agency (within 180 days before filing) and save the certificate.
- ☐ Confirm which Pennsylvania district you file in — Eastern, Middle, or Western — based on where you have lived the greater part of the last 180 days.
- ☐ Read your district's local rules and pro se filing instructions.
- ☐ Run the means test (Form 122A-1) to confirm Chapter 7 eligibility; add Form 122A-2 if you are above the Pennsylvania median.
- ☐ Decide between Pennsylvania state exemptions and the federal exemptions in 11 U.S.C. § 522(d) — you must choose one set, and the choice is hard to undo.
- ☐ Review any property transfers, repayments to family, or large purchases from the lookback period.

Step 2 — Documents to gather

- ☐ Six months of pay stubs or income records for everyone in the household.
- ☐ Two years of federal and state tax returns (most recent return also goes to the trustee).
- ☐ A current credit report plus statements for every debt.
- ☐ Mortgage statements, deeds, and any escrow or payoff letters.
- ☐ Vehicle loan or lease statements, titles, and current values.
- ☐ Bank, retirement, and investment account statements.
- ☐ A complete creditor list with accurate mailing addresses (your mailing matrix). A missing creditor can mean that debt is not discharged.
- ☐ Photo ID and Social Security card — required at the 341 meeting.
- ☐ Records of lawsuits, garnishments, liens, or repossessions.
- ☐ Domestic support orders, divorce decrees, or property settlements.

Step 3 — Forms to complete (individual Chapter 7)

- ☐ Form 101 — Voluntary Petition for Individuals.
- ☐ Form 106 series — Schedules A/B through J (property, exemptions, secured and unsecured creditors, contracts, codebtors, income, expenses).
- ☐ Form 106Dec — Declaration About an Individual Debtor's Schedules.

- ☐ Form 107 — Statement of Financial Affairs.
- ☐ Form 108 — Statement of Intention for secured property.
- ☐ Form 121 — Statement About Your Social Security Numbers.
- ☐ Form 122A-1 (and 122A-2 if above median) — means test.
- ☐ Creditor mailing matrix in your district's required format.
- ☐ Form 103B (fee waiver) or Form 103A (pay the fee in up to four installments), if you cannot pay the filing fee at filing.

Step 4 — Costs to budget

- ☐ Chapter 7 court filing fee (Chapter 13 fee is higher) — confirm the current amount on your district's fee schedule.
- ☐ Pre-filing credit counseling course and post-filing debtor education course.
- ☐ Printing, copies, and certified mail — roughly \$20 to \$60.

Step 5 — After you file

- ☐ Confirm the automatic stay is in place and notify any creditor still attempting collection.
- ☐ Send your most recent tax return and requested documents to the trustee at least 7 days before the 341 meeting.
- ☐ Attend the 341 meeting of creditors (typically 21–40 days after filing, usually by video) with photo ID and proof of Social Security number.
- ☐ Respond promptly to any trustee request, court order, or deficiency notice.
- ☐ Complete the post-filing debtor education course and file Form 423 — without it, the case closes with no discharge.
- ☐ Keep your discharge order with your permanent records and check your credit reports a few months later.

Where pro se filers most often get hurt

Choosing the wrong exemption set, missing the counseling certificate or Form 423 deadline, omitting a creditor, undervaluing property, mishandling a car loan or mortgage arrears, or filing in the wrong district. Any one of these can cost far more than an attorney fee.

Want a free review before you file? Schedule a free consultation at pennsylvaniabankruptcy.attorney/schedule. I will tell you honestly whether self-filing makes sense in your case.

This checklist is general legal information about the Pennsylvania bankruptcy process, not legal advice about your particular case, and downloading it does not create an attorney-client relationship. Court fees and forms change — verify current requirements with your district before filing.