

Filing Without an Attorney

Individuals can file bankruptcy without an attorney, which is called filing pro se. However, seeking the advice of a qualified attorney is strongly recommended because bankruptcy has long-term financial and legal outcomes.

Filing personal bankruptcy under Chapter 7 or Chapter 13 takes careful preparation and understanding of legal issues. Misunderstandings of the law or making mistakes in the process can affect your rights. Court employees and bankruptcy judges are prohibited by law from offering legal advice.

The following is a list of ways your lawyer can help you with your case.

- Advise you on whether to file a bankruptcy petition.
- Advise you under which chapter to file.
- Advise you on whether your debts can be discharged.
- Advise you on whether or not you will be able to keep your home, car, or other property after you file.
- Advise you of the tax consequences of filing.
- Advise you on whether you should continue to pay creditors.
- Explain bankruptcy law and procedures to you.
- Help you complete and file forms.
- Assist you with most aspects of your bankruptcy case.

Pro se litigants are expected to follow the rules and procedures in federal courts and should be familiar with the [United States Bankruptcy Code \(https://www.law.cornell.edu/uscode/text/11\)](https://www.law.cornell.edu/uscode/text/11), the [Federal Rules of Bankruptcy Procedure \(https://www.law.cornell.edu/rules/frbp\)](https://www.law.cornell.edu/rules/frbp), and the local rules of the court in which the case is filed. Local rules, along with other useful information, are posted on the court's website and are available at the local court's intake counter. Court employees and bankruptcy judges are prohibited by law from offering legal advice.

[Bankruptcy Forms \(/services-forms/forms\)](/services-forms/forms) are available to the public free of charge.

- Use the forms that are numbered in the 100 series to file bankruptcy for individuals or married couples.

- Use the forms that are numbered in the 200 series if you are preparing a bankruptcy on behalf of a nonindividual, such as a corporation, partnership, or limited liability company (LLC).
- Sole proprietors must use the forms that are numbered in the 100 series.

Many courts require local forms. You should check your court's website before filing any documents.

Non-attorney Petition Preparers

If you file bankruptcy pro se, you may be offered services by non-attorney petition preparers. By law, preparers can only enter information into forms. They are prohibited from providing legal advice, explaining answers to legal questions, or assisting you in bankruptcy court. A petition preparer must sign all documents they prepare for you; print their name, address and social security on the documents; and provide you with a copy of all documents. They cannot sign documents on your behalf or receive payment for court fees.

Finding a Lawyer, Including Free Legal Services

If you need help finding a bankruptcy lawyer, the resources below may help. If you are unable to afford an attorney, you may qualify for free legal services.

- [American Bar Association's Legal Help](http://apps.americanbar.org/legalservices/findlegalhelp/home.cfm)
(<http://apps.americanbar.org/legalservices/findlegalhelp/home.cfm>)
- [Legal Services Corporation](http://apps.americanbar.org/legalservices/findlegalhelp/home.cfm)
(<http://apps.americanbar.org/legalservices/findlegalhelp/home.cfm>)