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**Member, NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY
ATTORNEYS**

Once you decide to file bankruptcy, be sure to remember these important Don'ts:

- 1. Don't use your credit cards or take credit card cash advances.**
- 2. Don't use convenience checks or make any balance transfers.**
- 3. Don't pay money to family or friends.**
- 4. Don't tell a creditor that you intend to pay.**
- 5. Don't leave assets or debts off your paperwork.**
- 6. Don't leave out bank, checking, savings, brokerage, credit union accounts.**
- 7. Don't file if you are about to receive a tax return or inheritance with out discussing the timing with your attorney.**
- 8. Don't fail to tell your attorney about any business interest you have, whether small business, sole proprietorship, partnership, limited liability company, limited partnership, corporation, or hobby.**
- 9. Don't purchase a home shortly before filing bankruptcy without consulting your attorney.**
- 10. Don't give or lend property to anyone.**
- 11. Don't pay more than \$600 on any past due bill (unless you are making payments on secured debts like car payments or house payments).**
- 12. Don't transfer property to anyone.**
- 13. Don't cash out retirement plans or borrow large amounts from them.**
- 14. Don't take out a second mortgage.**
- 15. Don't gamble.**
- 16. Don't hide assets or debts.**
- 17. Don't take out "payday loans."**
- 18. Don't put your money in your kids' bank accounts.**
- 19. Don't omit or "save" a credit card to use after your bankruptcy.**
- 20. Don't fail to list debts you owe to family members or other "insiders."**
- 21. Don't write bad checks.**
- 22. Don't borrow money from anyone, even friends and family.**
- 23. Don't forget to tell your attorney about liens on your home or unpaid judgments, because often they can be set aside in your bankruptcy.**
- 24. Don't make major financial decisions without talking to your attorney.**
- 25. Don't get married before filing if your spouse has a high income.**
- 26. Don't misrepresent facts to your attorney.**
- 27. Don't run up your credit cards in advance of filing bankruptcy.**
- 28. Don't fail to appear at any state court hearings, trial, or other legal proceedings; coordinate with your attorney.**
- 29. Don't keep money in bank accounts with banks you owe money to.**
- 30. Don't hide from your attorney. Keep him up to date with your address, phone number, and email address.**