

Fresh Start Financial Education: Gaining a Fresh Start after Bankruptcy

August 2025

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Frequently Asked Questions

- A creditor that was discharged in my bankruptcy is still on my credit report. What do I do?
- I am receiving lots of solicitations to apply for new credit. How do I make it stop?
- How do I rebuild my credit after bankruptcy?
- Can I get a new credit card or take a car loan?
- What are ways I can maximize my bankruptcy fresh start?



Agenda

- What are your rights after a bankruptcy discharge?
 - How to establish financial goals?
 - How do you rebuild your credit?
 - Where can you learn more information?
-

A creditor I believed to be discharged in my bankruptcy case is contacting me. What do I do? (Pick all that apply)

- Hide under the covers. I thought this was over.
- Send a copy of my bankruptcy discharge to the creditor.
- File a complaint with the bankruptcy court.
- Call Ramona. Help!



Your Rights After A Bankruptcy Discharge

Discharged Debt

- Debtor is no longer responsible for paying any debts that have been discharged.
 - Creditors are prohibited from taking any form of collection action on discharged debts, including legal action, and communicating with the debtor.
 - Debtor may file a motion in court to get their bankruptcy case reopened for the purpose of stopping unlawful collection efforts by creditors.
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Your Rights After A Bankruptcy Discharge

Debt that has not been discharged

- Creditors may legitimately pursue collection of debts that have valid liens against a property and have not been avoided in the bankruptcy case.
 - Example: auto loan for a car you still have possession of

***Also remember, that under bankruptcy law, certain debts are not dischargeable, such as child support arrears, government fines and fees, most income taxes dues, and generally, student loans.

Bankruptcy will be on my credit report for up to 10 years.

True

False

Creditors must update my credit report stating my debts have been discharged.

True

False

Your Rights After A Bankruptcy Discharge

Reporting on credit reports

- Under the Fair Credit Reporting Act, a bankruptcy filing may remain on your credit report for up to 10 years.
- After a discharge, creditors must report it to the credit bureaus and update the accounts by either
 - Having the discharged debt removed from the credit file
 - Updating the balance to “\$0” with a note “discharged in bankruptcy”
 - Any inaccurate information can be disputed with the credit bureau.

Your Rights After A Bankruptcy Discharge

Effects of a bankruptcy filing or discharge

Employment:

- 11 U.S.C. section 525 is the section of the Bankruptcy Code that prohibits public and private employers from discriminating against employees based on bankruptcy.
- Specifically, in New York City, New York City Human Rights Law Credit Check Law, as amended by the Stop Credit Discrimination in Employment Act prohibits most employers from even learning about bankruptcies during a pre-employee background screening.

Housing:

- Public and federal housing cannot deny a prospective tenant housing as a result of filing bankruptcy.
- Private landlords can consider bankruptcy as a factor for denying housing.



Immediate Steps To Take After Discharge Has Been Granted

1. Keep a full set of records of bankruptcy documents.
 2. Obtain a copy of your credit report and confirm its accuracy.
 3. Opt-out of credit solicitation.
 4. Establish a budget based on current income and regular ongoing expenses.
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Obtaining Your Bankruptcy Records


- You should have a full set of the bankruptcy papers you signed when you filed.
 - Why is this step important? Your bankruptcy papers will have the list of all your creditors for whom you sought a bankruptcy discharge on.
- You may obtain a copy from the bankruptcy court where the case was filed.
- You may contact the attorney/pro bono program that assisted you for a copy.
- Under lawyers' ethical rules, attorneys must keep of copy of their clients' records for seven years.



Obtaining Your Credit Reports

Why is this step important?

- Your credit file is used to determine your creditworthiness.
- Under the Fair Credit Reporting Act you can dispute any inaccurate information.
- In an effort to rebuild your credit, make sure the creditors for whom you had debts discharged in bankruptcy have to update your credit file.
- You are entitled to one free report annually from each consumer reporting company (Equifax, Experian, TransUnion).
- You can obtain your free credit reports by contacting each credit bureau or obtaining all three all at once by going to www.annualcreditreport.com
- You are also entitled to a free credit report if you were denied credit. The free credit report will be issued by the credit bureau that was used to review your credit information.



Opt-Out of Credit Solicitations

Why is this step important?

- Companies sometimes try to get new customers by sending “prescreened” offers.
- You are at risk of falling into debt much quicker after a bankruptcy discharge because interest rates offered will be higher.
- Opting out of credit solicitations will ensure you do not get tempted to enter into bad lines of credit.
- If you don’t want to get prescreened offers in the mail, you have two choices:
 - Opt out for five years: Go to optoutprescreen.com or call 1-888-5-OPT-OUT (1-888-567-8688). The major credit bureaus operate the phone number and website.
 - Opt out permanently: Go to optoutprescreen.com or call 1-888-5-OPT-OUT (1-888-567-8688) to start the process. To complete your request, sign and return the Permanent Opt-Out Election form (which you get online).



Establish a Budget

Why is this step important?

- A budget will help you determine how you will pay off nondischargeable debt.
- It is a tool used to establish long-term goals.
- Budgeting is important when rebuilding credit.
- Establishing a budget, paying off any non-dischargeable debt, and rebuilding credit can turn into long-term goals.



Fresh Start After Bankruptcy



Bankruptcy Fresh Start



Establish financial goals

- Create a budget
- Put together a savings plan



Rebuild Credit

- Obtain credit report
- Review credit report
- Apply for new credit



Types of Financial Goals

- Short Term Goals:
 - Example : Putting together a \$500 emergency fund.
- Mid Term Goals:
 - Example: Paying off a credit card debt in one year.
- Long Term Goals:
 - Example: Buying a new home.

Tip: A good way to start organizing your goals is to make a simple chart.

Tips for Establishing Goals

Specific

- Targeted goal is easier to achieve

Measurable

- Set a goal that you can easily track.

Achievable

- Be realistic and make sure it is not a far-fetched goal that cannot be achieved

Relevant:

- Set a goal is that matters to you and is a priority in your life.

Time-based

- Set a deadline. This will help you determine if it is achievable, measurable, and relevant.

Tip: SMART goals make it much more likely that you'll be able to achieve your goals.



Example of a SMART Goal



Specific: save \$500 by end of the year.



Measurable: put aside \$10/week.



Achievable: after looking at my budget, I have more than \$10 left over a week to put aside.



Relevant: this matters to me because I want to have a safety net for emergencies at the end of the year.



Time-specific: I will achieve this year-end goal by saving each week to easily track my progress.

How to Rebuild Your Credit



ESTABLISH A
BUDGET



CREATE A
SAVINGS PLAN



REVIEW YOUR
CREDIT FILE



IMPROVE YOUR
CREDIT SCORE

I know what I spend my income/money on every month.

Yes

No

Budgeting

Know

Know your take home salary: An effective budget starts with knowing your take home salary.

Track

Track you spending: What comes out of your salary. Record your daily expenditure with a pen and paper, or on your smartphone .

Set Goals

Make sure to set realistic goals short term and long-term goals. Identifying goals can help with motivation.

Budgeting (con't)

- Formulate your plan: Tie in what you spend (expenses) and compare that to your take home salary and priorities.
- Stay on budget by adjusting your spending: Don't overspend, put extra money toward your goals.
- Review and maintain your budget: It is important to review your budget and spending regularly to stay on track.



Savings

Create a savings plan

- Savings plans facilitate achieving financial goals and help you meet emergencies
- The Consumer Finance Protection Bureau (CFPB) has resources online to help you
 - https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_savings_plan_tool_2018-11_ADA.pdf
 - https://files.consumerfinance.gov/f/documents/cfpb_ymyg-savings-booklet.pdf





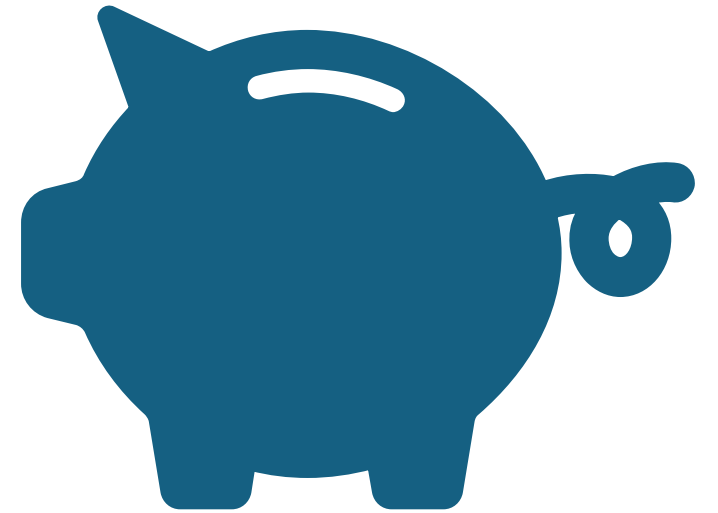
Savings (con't)

- Create a savings plan (con't)
 - Some key elements of a savings plan:
 - Identify your savings goals: what are you saving towards? How much will you need?
 - Short, medium, and long-term goals
 - Specific goals (for example, education), rainy day fund
 - Set a weekly savings target – helps break up savings goals and make savings more manageable

Savings (con't)

Create a savings plan(con't)

- Think about and write down ways to save
 - Track how much you have saved
 - Establish accounts that work for you to put your savings
 - Savings accounts
 - Other accounts (e.g., a 529 savings account or retirement account)
 - Prepaid cards





Savings (con't)

- **Savings Strategies**

- Set up separate savings accounts
 - Automate savings through direct deposit, or through transfers from checking to savings
 - Commit tax refunds to savings
 - Utilize a set-aside feature on a prepaid card
-



Savings (con't)

- **How Can I Maximize Savings?**

- Spend less
 - Cut back expenses where possible (Examples: memberships or subscriptions you don't use; eating out less often; buying used products; lowering the heat or raising the air conditioning temperature.)
 - Avoid fees (Example: opening a no-fee bank account; avoiding ATMs of financial institutions where you do not have an account)
 - Earn more income
 - Can I sell any items, do odd jobs, or take on a second part-time job?
 - Start small and build
-



Review Your Credit File

- It Matters That Your Credit File Is Accurate
 - Companies that might provide you credit will look to your credit report and make credit decisions based on it.
 - Insurers or landlords may also use your credit report to determine whether to offer you insurance or rent you an apartment.
 - Employers may also ask to see it.
-



Review Your Credit File (con't)

How to Review Your Credit File

- Where to find your credit report:
 - You are entitled to one free report annually from each consumer reporting company (Equifax, Experian, TransUnion)
 - Important to review reports from each reporting company, because sometimes not all of your information is provided to each company
 - The CFPB has resources to walk you through the process:
<https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-copy-of-my-credit-reports-en-5/>
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Review Your Credit File (con't)

What to look for - CFPB checklist* includes 18 items:

- Correct personal information, employment history, public record information
- Accurate account information, including currently open accounts and balance information
- Accurate debt and loan information
- Accurate payment history
- Outdated information?
- Any concerns of identity theft?

Credit report review checklist

Once you get your credit report, you will want to review it carefully. Ordering it is not enough—you have to read it. Credit reports may have mistakes. And if there are mistakes, you are the only one who is likely to find them.

Use the following worksheet to review each section of your credit report. Do this for each credit report you get throughout the year. Then, keep the completed checklist with your credit report.

Your credit report contains a lot of personal and financial information. Be sure to keep any hard copies of your credit reports in a safe and secure place. If you do not want to hang on to your credit reports, be sure to shred them before getting rid of them.

Credit report review checklist

Today's date: Name of credit reporting agency:

1. Is your name correct? YES NO
2. Is your Social Security number correct? YES NO
3. Is your current address correct? Is your current phone number correct? YES NO
4. Are the previous addresses they have listed for you correct? YES NO
5. Is your marital status listed correctly? YES NO
6. Is the employment history they have listed for you accurate? YES NO
7. Is everything listed in the personal information section correct? YES NO
8. Is there anything listed in the public record information?
Is it correct? YES NO
Highlight the information you think may not be correct.

9. Are the accounts on the list still open? YES NO
Review each item under the credit account (trade account) section.
10. Are all of the current balances correct? YES NO
11. Are accounts where you are an authorized user or joint owner listed? YES NO
12. Are zero balances recorded for debts discharged in bankruptcy?
For debts paid in full? YES NO
13. Are you listed as a co-signer on a loan?
Is this correct? YES NO
14. Are accounts that you closed listed as "closed by the consumer"? YES NO
15. Is negative information reported on each credit account correct?
Look for late payments and missed payments. Highlight those items you think are not correct. YES NO
16. Are any accounts listed more than once?
Check to make sure the same account is not listed multiple times in the collections section. YES NO
17. Is old negative information still being reported?
If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years. YES NO
18. Do you suspect that you have been the victim of identity theft after reviewing your credit reports? YES NO

If you find something wrong with your credit report, you should dispute it. You may contact both the credit reporting company and the creditor or institution that provided the information. Explain what you think is wrong and why.

To correct mistakes, it can help to contact both the credit reporting company and the source of the mistake. You may file a dispute not only with the credit reporting company, but also directly with the source of the information, and include

the same supporting documentation. However, there are certain circumstances where creditors and furnishing institutions are not required to investigate.

You may file your dispute online at each credit reporting agency's website.

If you file a dispute by mail, your dispute letter should include: Your complete name, address, and telephone number; your report confirmation



Applying for New Credit

- It is best to wait a couple of years before applying for new credit after a bankruptcy discharge.
 - Note: New debt should be listed as an expense in your budget.
- Before applying for new creditor, make sure you have created a budget and have enough disposable income to pay off any new debt.
- Compare offers and interest rates.
- Consider a secured credit card.

*If you fall behind on debt, you cannot file another Chapter 7 bankruptcy for 8 years after your last filed case.

Improve Your Credit Score

What affects your credit score?

- Payment history: do you pay bills on time and regularly?
- Total amount of balances owed
- How much of your available credit is being used?
- What is the length of your credit history?

Improve Your Credit Score (con't)

What can you do to improve your credit score?

- Most important: make payments on time
 - Set a bill calendar or text alerts to help
- Make sure discharged debt is accurate reported on credit files
 - FICO score will take into account that balances are now \$0
- Pay off credit card balances every month
- Stay within debt limits that you are able to pay off

FAQs- Revisited

A creditor that was discharged in my bankruptcy is still on my credit report. What do I do?

- Dispute the inaccuracy with the credit bureau.
- Call the creditor and request they update the information with the credit bureau. Be prepared to submit copies of your bankruptcy papers.

I am receiving lots of solicitations to apply for new credit. How do I make it stop?

- Opt-out of these solicitations via 800-OPT-OUT.

What are ways I can maximize my bankruptcy fresh start?

- Create a budget and savings plan.
- Establish a SMART financial goal
- Be creative and find ways to save and budget.

Can I get a new credit card or take a car loan?

- Yes, they come at a cost. Make sure you have enough disposable income each month to make payments on any new lines of credit you take out after bankruptcy.

How do I rebuild my credit after bankruptcy?

- If you still have non-dischargeable debt, create a plan for making on-time payments.
- Consider a secured credit card with a low limit to start establishing credit.
- If you take out any new lines of credit, make sure to add payments as an expense to your budget.

Where Can You Learn More Information?

<https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/discharge-bankruptcybankruptcy-basics>

https://files.consumerfinance.gov/f/documents/cfpb_our-money-yourgoals_savings_plan_tool_2018-11_ADA.pdf

https://files.consumerfinance.gov/f/documents/cfpb_myg-savings-booklet.pdf

<https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-copy-of-my-credit-reports-en-5>

https://files.consumerfinance.gov/f/documents/201701_cfpb_Credit-report-review-checklist.pdf



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Bankruptcy Appeals: A Guide For Pro Se Filers



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The purpose of this pamphlet is to briefly explain to pro se individuals the process for filing an appeal of a bankruptcy order. The information contained in this pamphlet applies to people who would appeal in the US Bankruptcy Court of the Southern District of New York (SDNY), which covers residents living in the New York (Manhattan) Bronx, Westchester, Rockland, Putnam, Orange, Dutchess, and Sullivan counties, or in the US Bankruptcy Court of the Eastern District of New York (EDNY), which covers Brooklyn, Queens, Staten Island, and Long Island. Residents of any other county or state should consult with legal advisors familiar with those laws because certain applicable local laws may vary.

Generally, the appeal process allows a higher court to review the rulings made by a lower court and to correct the lower court's mistakes and oversights when applicable. In the bankruptcy context, the decisions and rulings made by the Bankruptcy Courts in the districts in which they are located. For example, an appeal from the Bankruptcy Court for SDNY would be appealed to the District Court for the Southern District of New York and so forth.

The main parties involved are the appellant (known as the petitioner) and the appellee (known as the respondent). The appellant initiates the appeal seeking to overturn the lower court's decision, while the appellee responds. Generally, a bankruptcy appeal involves six steps: filing an appeal, motion practices, designating the record, briefing, oral arguments, and decision. When hearing a bankruptcy appeal, the District Court uses a different "standard of review" to determine how much deference it will give to the Bankruptcy Court's ruling. For example, it will only overturn the Bankruptcy Court's factual findings when there is a "clear error," but will not give any deference to the Bankruptcy Court's legal conclusions. However, it is important to understand that an appeal is not meant to be a second opportunity to try the same issue, and the appellant (usually the losing side in the Bankruptcy Court) will not get to introduce new evidence or otherwise establish a different factual record in the District Court.

WHAT TYPE OF BANKRUPTCY ORDERS CAN BE APPEALED?

Sometimes, the Bankruptcy Court makes a decision that doesn't fully settle the case or proceeding within a case. This type of decision is called an "interlocutory" order. A "final" order, on the other hand, is a decision that ends the case or the proceeding within the case.

EXAMPLES OF INTERLOCUTORY ORDERS

- Denying approval of a Chapter 13 repayment plan
- Denying a request to switch a case from Chapter 13 to Chapter 7
- Deciding that a creditor's rights are protected
- Denying a request to dismiss the case

EXAMPLES OF FINAL ORDERS

- Granting or denying a request to lift the automatic stay
- Approving the sale of property
- Dismissing the case
- Allowing or denying a claimed exemption
- Canceling a mortgage under certain laws

If the order is final, you have the right to appeal it. If the order is interlocutory, the District Court doesn't have to accept the appeal. In that case, you must file a motion for leave to appeal, which is a formal request asking the court to allow the appeal. This should be filed at the same time as your Notice of Appeal.

The motion for leave to appeal request should include:

- A brief summary of the facts,
- The legal question you're asking the court to review,
- What result you want from the appeal,
- Why the appeal is important, and
- A copy of the order and any written explanations from the Bankruptcy Court.

If the District Court decides that the order is interlocutory but you didn't file a motion for leave to appeal, the court might ask you to file one or treat your Notice of Appeal as if you had.

The District Court may agree to hear an interlocutory appeal only if all three of these are true:

- The appeal involves an important legal question,
- There is real disagreement about how the law applies, and
- Deciding the issue now could help move the case toward a faster resolution.

WHEN DO I NEED TO FILE AN APPEAL?

You must file a Notice of Appeal and any other required documents within 14 days after the Bankruptcy Court enters the order or ruling you want to appeal.

HOW DO I FILE AN APPEAL?

In the Southern District of New York (SDNY): Residents of New York (Manhattan). Bronx, Westchester, Rockland, Putnam, Orange, Dutchess, and Sullivan Counties

1. Complete the forms:
 - Fill out the Notice of Appeal (Form 417A) and the Civil Cover Sheet.
 - On the Civil Cover Sheet:
 - For “Nature of Suit” write “**422 Appeal 28 U.S.C. 158**”
 - For “Basis for Jurisdiction” write “**Federal Question**”
2. Check if a special condition applies:
 - If the order is not final (called “interlocutory”), consider filing a motion for leave to appeal (see Section 3).
 - If your appeal is related to a different one already pending, consider filing a Statement of Relatedness.
3. File your documents:
 - Submit one (1) Notice of Appeal, one (1) original and three (3) copies of the Civil Cover Sheet, and any additional documents using the court’s pro se filing portal.
4. Pay the filing fee (\$298.00):
 - You may call the Clerk’s Office at the court pertaining to your county.
 - Or, you can file a Motion to Proceed In Forma Pauperis to request a fee waiver.

In the Eastern District of New York (EDNY): Residents of Brooklyn, Queens, Staten Island, Nassau and Suffolk Counties

1. Complete the forms:
 - Fill out the Notice of Appeal (Form 417A) and the Civil Cover Sheet (same instructions as above).
2. Check for special conditions:
 - If the order is “interlocutory,” consider filing a motion for leave to appeal.
3. File your documents:
 - Submit one (1) Notice of Appeal, one (1) Civil Cover Sheet, one (1) copy of the Bankruptcy Court order, and any other documents through the pro se filing portal.
4. Pay the filing fee (\$298.00):
 - Send a money order or certified check (payable to “Clerk, U.S. Bankruptcy Court”) to the Brooklyn or Central Islip courthouse.
 - Or, you may file a request to proceed without paying fees.

WHAT IS A “MOTION FOR LEAVE TO APPEAL” AND WHY IS IT IMPORTANT?

While appeal of a final order is as of right, appeal of an interlocutory order is at the discretion of the District Court and generally discouraged. If you appeal an interlocutory order, you must file along with with the Notice of Appeal, a **motion for leave to appeal** to explain to the District Court why an interlocutory appeal is necessary. If the District Court determines that the appealed order is interlocutory, but the appellant did not file motion for leave to appeal, the District Court may order the appellant to file one or treat the Notice of Appeal as one.

The motion for leave to appeal must include:

- The facts necessary to understand the legal question involved;
- The legal question itself ;
 - For example, if the interlocutory order being appealed is an order denying approval of a chapter 13 plan, the legal question on appeal may be "whether the bankruptcy court err in denying approval of the chapter 13 plan?"
- A statement detailing the relief you're asking for;
- The reason why the leave to appeal should be granted; and
- A copy of the interlocutory order and any related opinion.

If the District Court determines that the appealed order is interlocutory, but the appellant did not file motion for leave to appeal, the District Court may order the appellant to file one or treat the Notice of Appeal as one.

The court will only allow the appeal if you meet all three conditions below:

1. It involves an important legal issue that can affect the outcome of the case,
2. There exists substantial ground for disagreement on the legal issue (this typically means that there are conflicting authorities on the issue or the issue is particularly difficult and is a matter of first impression for the court), and
3. An immediate decision would help resolve the case faster.



WHAT IS A “MOTION TO STAY PENDING APPEAL” AND WHY IS IT IMPORTANT?

Filing an appeal in the District Court, by itself, does not stop the Bankruptcy Court’s order from taking effect. It remains binding on all parties until the District Court has reversed, vacated, or otherwise modified it at the end of the appeal. To pause the order while your appeal is pending, you may need to file a **motion to stay** the Bankruptcy Court’s order, which if granted, will prevent the order from taking effect, as well as any actions or relief granted in the Bankruptcy Order, while the appeal is pending. This is particularly crucial for orders that involve property interests, such as:

- Authorizing the sale of specific estate properties
- Lifting the automatic stay to permit a lender to foreclose



If the order is not stayed and the sale or action happens, your appeal might become moot (no longer valid). You should file the motion to stay in Bankruptcy Court first. If they deny or don’t act, you may then file it in the District Court.

The motion to stay must include:

Reasons for the request and supporting facts,
Sworn statements or affidavits supporting the facts subject to dispute, and
Important parts of the record.

WHAT IS THE “RECORD ON APPEAL,” WHY IS IT IMPORTANT AND HOW DO I DESIGNATE IT?

The **record on appeal** tells the District Court what happened in the Bankruptcy Court.

Within 14 days after either:

- Filing your Notice of Appeal (for final orders), or
- Being granted leave to appeal (for interlocutory orders),

You must file, either together or separately:

- A designation of items to include in the record, and
- A statement of issues to be reviewed.

The statement of issues lays out the issues the appellant wants the District Court to review. The District Court only reviews what is in the record, so include everything the Bankruptcy Court used to make its decision.

After the you and the appellee (other side) submit their designations, the Bankruptcy Court clerk will prepare and send the full record to the District Court.

This record includes:

- The docket,
- Your designated items,
- The Notice of Appeal,
- The order being appealed, and
- Any related opinions or rulings.



WHAT IS A BRIEF AND WHAT SHOULD IT INCLUDE?

A **brief** is your written argument explaining why the District Court should change the Bankruptcy Court's decision. You must file it within 30 days after the record on appeal is sent to the District Court. To the extent possible, you should comply with the formatting requirements set forth in rule 8015 of the Federal Rules of Bankruptcy Procedures, including a 30-page page limit, and a 13,000-word limit.



The brief should include:

The issues being reviewed

A short summary of the case facts and history

Your main arguments, with references to laws and the record

A short conclusion stating what you want the court to do

After the brief is filed:

The appellee has 30 days to respond.

You then have 14 days to file a reply brief (if you choose), but it must be filed at least 7 days before the scheduled oral argument.

WHAT HAPPENS DURING THE ORAL ARGUMENT?

You will present your argument to the judge of the District Court during oral argument. Oral argument will be scheduled in every case **unless the District Judge, based on the briefs and the record on appeal, determines that:**

- The appeal is clearly without merit,
- The legal issue has already been decided in another case, or
- The briefs already clearly explain everything.

The District Court will advise all parties of the date, time, and place for oral argument, and the time allowed for each side. The appellant (you) will speak first and last. If one side doesn't show up, the court can still hear the other side.



WHAT OTHER RESOURCES ARE AVAILABLE TO PRO SE APPELLANTS?

SDNY, Bronx and Manhattan residents

- The SDNY Bankruptcy Court has an **appeals guideline** on their website.
- City Bar Justice Center's **SDNY FedPro Project** provides general guidance on federal law and court procedures, help explain court orders, and check drafted documents and letters to the court to make sure they follow the rules. This project has limited capacity and does not provide representation.

EDNY, Brooklyn, Queens, Staten Island residents

- The EDNY Bankruptcy Court has an **appeals guideline** on their website.



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The publication should not be interpreted as a complete outline of the bankruptcy process. It is urged that any party wishing to file for bankruptcy seek bankruptcy advice from an attorney knowledgeable with bankruptcy appeals before filing.

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