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# 341 MEETING OF CREDITORS

Georgia Bankruptcy Checklist | Raza Bankruptcy Group

## WHAT IS THE 341 MEETING?

The 341 Meeting of Creditors is a short, required hearing in every Georgia bankruptcy case. It is conducted by the bankruptcy trustee — not a judge — and typically lasts **5 to 10 minutes**. Creditors rarely appear. Most people find it much easier than expected.

### WHEN DOES IT HAPPEN?

Chapter 7: 20–40 days after filing

Chapter 13: 21–50 days after filing

You will receive a notice in the mail with the exact date, time, and location.

### WHERE IN GEORGIA?

Northern District: Atlanta, Gainesville, Newnan, Rome

Middle District: Macon, Columbus, Athens, Valdosta

Southern District: Savannah, Augusta, Brunswick

## DOCUMENTS TO BRING

### ■ Government-issued photo ID

*Driver's license, state ID, or passport*

### ■ Social Security proof

*Social Security card, Medicare card, or SSA document showing full SSN*

### ■ Any documents your attorney requested

*Do not bring a large stack — your attorney submits documents separately*

## QUESTIONS THE TRUSTEE WILL ASK

- Did you sign and review the bankruptcy petition before filing?
- Are all the answers in your petition true and correct?
- Did you list all of your assets and all of your debts?
- Have you filed bankruptcy before?
- Do you own any real estate?
- Are you expecting any inheritance, tax refund, insurance proceeds, or lawsuit settlement?
- Did you transfer any property or make large payments to anyone in the past 2 years?
- Have you read the bankruptcy information sheet provided by the U.S. Trustee?

## ADDITIONAL QUESTIONS THE TRUSTEE MAY ASK

- Are you personally familiar with the information in the petition and schedules? Is everything true and correct? Any errors or omissions to bring to attention?
- Are all of your assets identified on the schedules? Have you listed all of your creditors?
- Have you previously filed bankruptcy? (If so, trustee needs the case number and discharge information.)
- Is the copy of the tax return you provided a true copy of the most recent tax return you filed?
- Do you have a domestic support obligation (child support or alimony)? To whom?
- Have you read the Bankruptcy Information Sheet provided by the U.S. Trustee?
- Have you made any transfers of any property out of your name within the last year? To whom? What did you receive in exchange?
- Do you have a claim against anyone or any business? Are you the plaintiff in any lawsuit?
- Have you made any large payments, over \$600, to anyone in the past year?
- Do you own an automobile? Year, make, and value? Do you owe money on it? Is it insured?
- Are you the owner of any cash value life insurance policies? Name of company, face amount, cash surrender value, and beneficiaries?
- Have you been engaged in any business during the last six years?

## DAY-OF TIPS

- ✓ Arrive a few minutes early — meetings are scheduled back to back
- ✓ Answer only what you know — if unsure, say so
- ✓ Do not guess — it is acceptable to say you do not remember
- ✓ Your attorney will be with you the entire time
- ✓ The meeting is audio recorded — speak clearly
- ✓ Dress neatly — business casual is appropriate

## WHAT HAPPENS AFTER?

### Chapter 7

Discharge granted approximately 60–90 days after the 341 Meeting if no objections are filed

### Chapter 13

Repayment plan goes to confirmation hearing; discharge comes after completing 3–5 year plan