



What to Expect at Your 341 Meeting of Creditors
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1. What is a 341 meeting?

A 341 meeting, also called a meeting of creditors, is a meeting that will take place approximately one to two months after you file your bankruptcy petition. The meeting is conducted by the trustee assigned to your case and the purpose is to help the trustee understand your financial circumstances and determine whether you own any assets that could be sold to help pay off your debts.

2. Who is the trustee and what is their role?

The **trustee** of your case is an official appointed by the United States Trustee to oversee your case. The trustee is not a judge; they do not determine whether you get a discharge and you do not have to address them as “Your Honor.” Rather, the trustee’s role is to review your petition to identify any assets they can liquidate to help pay off creditors while also protecting your interests by identifying exempt assets (in other words, things you are entitled to keep). For many people, all of their assets are exempt, which means there is nothing for the trustee to liquidate. You should talk with an experienced bankruptcy attorney prior to filing to determine which of your property is exempt.

3. What should I do to prepare for the meeting?

Seven days before the meeting, you will need to submit documentation supporting the assertions you made in your petition about your income, assets, and debts. These documents are called the **4002 documents**. You should include copies of the following documents in your 4002 packet:

- Your last filed federal tax return.
- Statements from all of your checking, savings, investment, or other financial accounts for the time period including the date you filed the petition.
- Documentation of income for the 60 days prior to the date you filed the petition.
- A signed declaration indicating that the required documents are included (a blank declaration is included at the end of this packet).

The 4002 documents should be sent directly to your trustee, **NOT** filed with the court. Trustees have different procedures for how they would like the documents submitted. Visit <https://www.wawb.uscourts.gov/united-states-trustee> to see the instructions for your assigned trustee. **If the 4002 documents are not submitted seven days before your 341 meeting, your case may be dismissed.**

4. What will happen at the 341 meeting?

At the meeting, you will be placed under oath and the trustee will ask you questions about your financial situation. A list of sample questions that you may be asked is included at the end of this packet. The purpose of the meeting is to help the trustee understand your circumstances, so answer the questions honestly and to the best of your ability. The meeting usually lasts an hour.

Your creditors (people to whom you owe money) are allowed to attend the meeting and ask you questions, but they rarely do so. You are still responsible for your debts even if they do not appear at the meeting.

5. What do I need to bring to the 341 meeting?

You must bring **your case number, a photo identification and proof of Social Security number** to the meeting.

Acceptable forms of photo identification include:

- driver's license;
- government ID;
- state picture ID;
- student ID;
- U.S. Passport;
- military ID;
- resident alien card; or
- consulate card.

Acceptable proof of Social Security number include:

- Social Security card;
- medical insurance card;
- pay stub;
- W-2 form;
- Internal Revenue Service Form 1099; or
- Social Security Administration report.

Remember that you must bring **both** of these documents to the meeting with you along with your case number.

6. What if I don't attend the meeting or answer the trustee's questions?

It is important to appear at your 341 meeting and answer all questions to the best of your ability. If you do not appear or if you do not provide the information requested at the meeting, the trustee may request that your case be dismissed or that you be ordered by the court to cooperate.

If you are unable to attend your meeting, you should request that it be rescheduled by contacting your case trustee either by mail or by email **and** to the United States Trustee by mail or by email at ustpreion18.se.ecf@usdoj.gov. Your trustee's name and address will be printed on the Notice of §341(a) Meeting of Creditors that is mailed to you. If you do not have that notice, you can get your trustee's information by calling the clerk's office.

The subject line of any email request should state "Request to Reschedule" with the case name, case number, and the date of the currently scheduled meeting. You must include the reason for the reschedule request. Be sure to submit your reschedule request as soon as possible after you become aware that you will not be able to attend the meeting.

*This packet provides general legal information for those residing in Washington. It is not a substitute for individualized legal advice.

Sample Questions to Expect at Your 341 Meeting of Creditors

- State your name for the record.
- Is your address the same as when you filed?
- With the assistance of your attorney, did you file a bankruptcy petition?
- Are all of your creditors listed?
- Are all of your assets listed?
- Did you read, sign, and understand the documents filed with the court?
- Are those accurate?
- Are there any changes that need to be made?
- Are you expected to receive an inheritance in the next six months?
- Do you have a claim you can sue anyone on, such as a motor vehicle accident, slip and fall, or workers compensation claim?
- Does anyone owe you any money?
- Have you filed for bankruptcy before? If you have, know the date and where you filed.
- Are you currently employed? If so, you will be asked to state your employer's address for the record.
- Do you own a home? If so:
 - Are you current on your mortgage?
 - When did you buy your home and for how much?
- Have you filed tax returns for the last four years?
- Did you receive a tax refund this year? If so:
 - How much did you receive?

- When did you receive it? If you received your tax refund after filing your case and before your court date, call your attorney immediately.
- Do you own a business? If so:
 - What is the nature of your business?
 - Do you have any business assets? What are they? How much are they worth?
Assets include but are not limited to: bank accounts, equipment, inventory, accounts receivable, etc.
- Are you currently in the military?
- Did you read the information sheet provided by the U.S. Trustee?
- Do you pay alimony or child support?
- Did you take the consumer credit counseling course?