

Separating Myth from Reality



I Heard They Passed A Law So You Couldn't Do Bankruptcy Anymore. Is That True?

No. In 2005, Congress did make it more difficult to file bankruptcy, but they did not eliminate it. There is more paperwork, and the Courts look more closely at the papers you file. **A few people** whose finances would permit them to pay something to creditors won't be able to file Chapter 7 anymore.

NYC Bankruptcy
Assistance Project
at LSNY

350 Broadway
New York, NY 10013

The NYC Bankruptcy Assistance Project

A Project of



**Information for Debtors
About How to Get
Bankruptcy Assistance**

**Hotline:
646-442-3630**

*This Project is made possible
through the generous contributions
of members of the Federal Bar
Council*

Keeping the Lifeline of Bankruptcy Available to New York City's Neediest



Who We Help:

The New York City Bankruptcy Assistance Project (NYC BAP) provides free legal assistance to low-income New Yorkers who are either considering bankruptcy, or have already filed a case and have a legal problem. For assistance, you must live in New York City, and be low-income. Our definition of "low-income" is 200% of the Federal Poverty level—about \$1,600 per month gross income for a family of one; about \$3,200 per month for a family of four. We consider other factors as well. Call us if you think you might qualify for services. We can usually tell you over the phone if you qualify.

Help for Those Thinking About Filing Bankruptcy

At our "Bankruptcy Petition Workshop," debtors hear a 40-minute presentation about bankruptcy, what it is, how it works, and some reasons for and against doing it. After the general presentation, each debtor has a 1-on-1 meeting with a volunteer attorney, who assesses their situation. Where appropriate, the attorney can help the debtor to prepare and file a bankruptcy petition. The debtor represents herself or himself from the filing of the petition on, but the volunteer will advise the debtor in how to do this.



Contested Matters and Other Post-Petition Help

Many of the clients we help are debtors representing themselves before the bankruptcy Court who need the assistance of an attorney in order to resolve a contested matter or other motion. We match these clients with volunteer attorneys who can assist the debtor with that specific contested matter. After the motion or other contested matter is resolved, the volunteer attorney steps out, allowing the debtor to return as their own representative, to finish the case.

Debtors who qualify for our services get free bankruptcy assistance. But that does not mean our services are second-rate. The New York City Bankruptcy Project is a Pro Bono program. We recruit attorneys from New York's best law firms, many of whom have years of bankruptcy experience, to assist our clients on a volunteer basis.