



Bankruptcy Clinic

CENTRAL DISTRICT OF CALIFORNIA: LOS ANGELES DIVISION

▣ What is the Meeting of Creditors? ▣

For your convenience, key legal terms are **bolded** and defined at the end of this guide under “Glossary of Terms.”

Once you file your bankruptcy, a **Bankruptcy Trustee** will be assigned to your bankruptcy case and a **Meeting of Creditors** will be scheduled about 21-40 days later. You must come to this meeting. This guide will provide general information to help you prepare for and understand what will happen at the Meeting of Creditors.

This guide is intended as a general overview and does not provide legal advice or create a lawyer-client relationship. Make an appointment at the Bankruptcy Clinic to speak to an attorney for individualized assistance.

Why is a Meeting of Creditors scheduled?

The United States Bankruptcy Code or law requires that the **Trustee** hold a **Meeting of Creditors** with a **debtor**.

Who runs the Meeting of Creditors?

The **Trustee** assigned to your case will lead the **Meeting of Creditors**. The Trustee is not a government employee or judge. The Trustee is an administrator who reviews your bankruptcy paperwork and leads the Meeting of Creditors.

Where is the Meeting of Creditors held?

The **Meeting of Creditors** will be held via Zoom. The Zoom meeting information can be found on the “Notice of Chapter 7 Bankruptcy Case” document you will receive when you file your bankruptcy. You may log on with the Zoom meeting link or by calling into the meeting.

***** IMPORTANT REMINDER *****

You are under oath while answering the Trustee’s questions. You must be honest and truthful.

What can I expect at the Meeting of Creditors?

There will be many other people who have filed bankruptcy at the **Meeting of Creditors**. The **Trustee** will call each person one at a time and ask them questions. Your **creditors** may also attend and ask questions about your petition, property, debt, income, or expenses.

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You will probably spend very little time being questioned by the Trustee. In some cases, the Trustee may only ask you questions for a few minutes.

It is possible the Trustee may have already identified and have questions about property you did not list on your bankruptcy petition. If you failed to list a property or other information that you were required to list on your petition, the trustee may sell any assets or property you have not protected to pay back your creditors and the Trustee (themselves).

Once you have finished answering the Trustee's questions, they will most likely let you log off the Zoom meeting.

How can I prepare for the Meeting of Creditors?

First submit all required documents to the **Trustee** assigned to your case by the deadline the Trustee gives you. These documents will include your most recently filed federal and state tax returns but may also include bank statements, evidence of your current income, a copy of your photo ID, proof of your social security number, and other items. If you are unsure which documents are required or by what date they must be received, follow the instructions provided by your Trustee or reach out to them. If you did not file income tax returns last year and you were not required to file, you may provide a written statement that this documentation does not exist.

A few days before the meeting, make sure you have a stable internet connection to log on to the Zoom meeting link or a stable phone connection to call into the meeting. Plan to turn on your camera when speaking with the Trustee and dress accordingly.

If you would like an idea of what could happen during the meeting, you may watch a simulation of a Chapter 7 Meeting of Creditors on the U.S. Trustee Program website [here](#).

During the meeting, have a copy of your Chapter 7 Petition available to access. You will also want to have something to take notes on if the Trustee gives you specific instructions. The Trustee may ask you to show your photo ID or proof of your social security number so have those ready.

Useful Link

- U.S. Trustee Program-Section 341 Meeting of Creditors Information Page [HERE](#)

Glossary of Terms

Bankruptcy Trustee or Trustee: a person chosen by the court to oversee a bankruptcy and make sure all creditors are treated fairly.

Creditor: a person, company, agency, etc. that money is owed to.

Debtor: a person who files a bankruptcy case.

Meeting of Creditors: a meeting required by the United States Bankruptcy Code in which a **debtor** is questioned by a **Bankruptcy Trustee**.

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