

Will Everyone Know That I Filed For Bankruptcy?

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A concern often expressed to me by clients is who will find out that they are going through the bankruptcy process and if their bankruptcy will be public record. While most court cases, including bankruptcy cases, are open to the public, your bankruptcy will not be posted in the newspaper or placed in any public place. Generally, you, your creditors, and your attorneys are the only people who will have knowledge of your bankruptcy.

The court does have an online service called PACER that permits people to access the documents filed in your bankruptcy case, however you must be a member of the PACER service and you must pay for the information you receive. Generally only attorneys have a PACER membership.

The only exception to the above is when a business or person of some notoriety files for business. Here in the Phoenix area when a business files for bankruptcy it is listed in some trade publications or business publications like the Phoenix Business Journal, but as an individual you will not need to worry about this.