

The Meeting of Creditors: 341

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For most people who file for bankruptcy, whether it be a [Chapter 7 bankruptcy](#) case or a [Chapter 13 bankruptcy](#) case, the only time you will be required to attend a legal proceeding will be at the Meeting of Creditors (sometimes you will hear attorneys refer to this meeting as the 341, this is simply the bankruptcy code section that requires this meeting). Approximately one month after your case is initially filed you will be required to attend a meeting with your trustee. While the meeting is called the Meeting of the Creditors, in fact, it is very rare that any of your creditors will show up. However, if they did, they would be permitted to ask you a limited number of questions.

For most, the Meeting of Creditors is very simple and straightforward, with many lasting 5 minutes or less. Prior to the Meeting of Creditors you will receive a letter in the mail from your assigned trustee requesting documentation. It is vital that you provide this information and documentation to your trustee in a timely manner.

When you appear at the Meeting of Creditors, the trustee will be required to verify that you are who you say you are –specifically you will need to bring government issued photo identification as well as proof of your social security card. Why it is preferable to bring the actual social security card, many trustee's will accept an employer issued W-2.

At the meeting the trustee will likely ask you questions about the truthfulness of the information you provided to the court and inquire into any specific questions he/she may have in regards to the information provided to the court. It is normal to be a little nervous for the Meeting of Creditors, and it is something that you should take seriously and be absolutely candid in your responses, however it is nothing to lose sleep over and your attorney will be there with you to help you along the way.