

# Filing a Bankruptcy Through Legal Aid Society of Mid New York

The Legal Aid Society of Mid New York, Inc., is a not-for-profit law office, providing free counsel, advice, and legal representation in civil matters. The Consumer Bankruptcy Law Project aims to increase bankruptcy representation to low-income residents of Herkimer, Madison, and Oneida counties in CNY. Most individuals who seek help face significant debt that is often the result of loss of employment, costly medical expenses, or the actions of an abusive ex-spouse. Legal Aid Society of Mid New York prepares schedules for these individuals in order to recruit *pro bono* attorneys who will represent the clients in bankruptcy court.

## COVID-19 Impact on Bankruptcy:

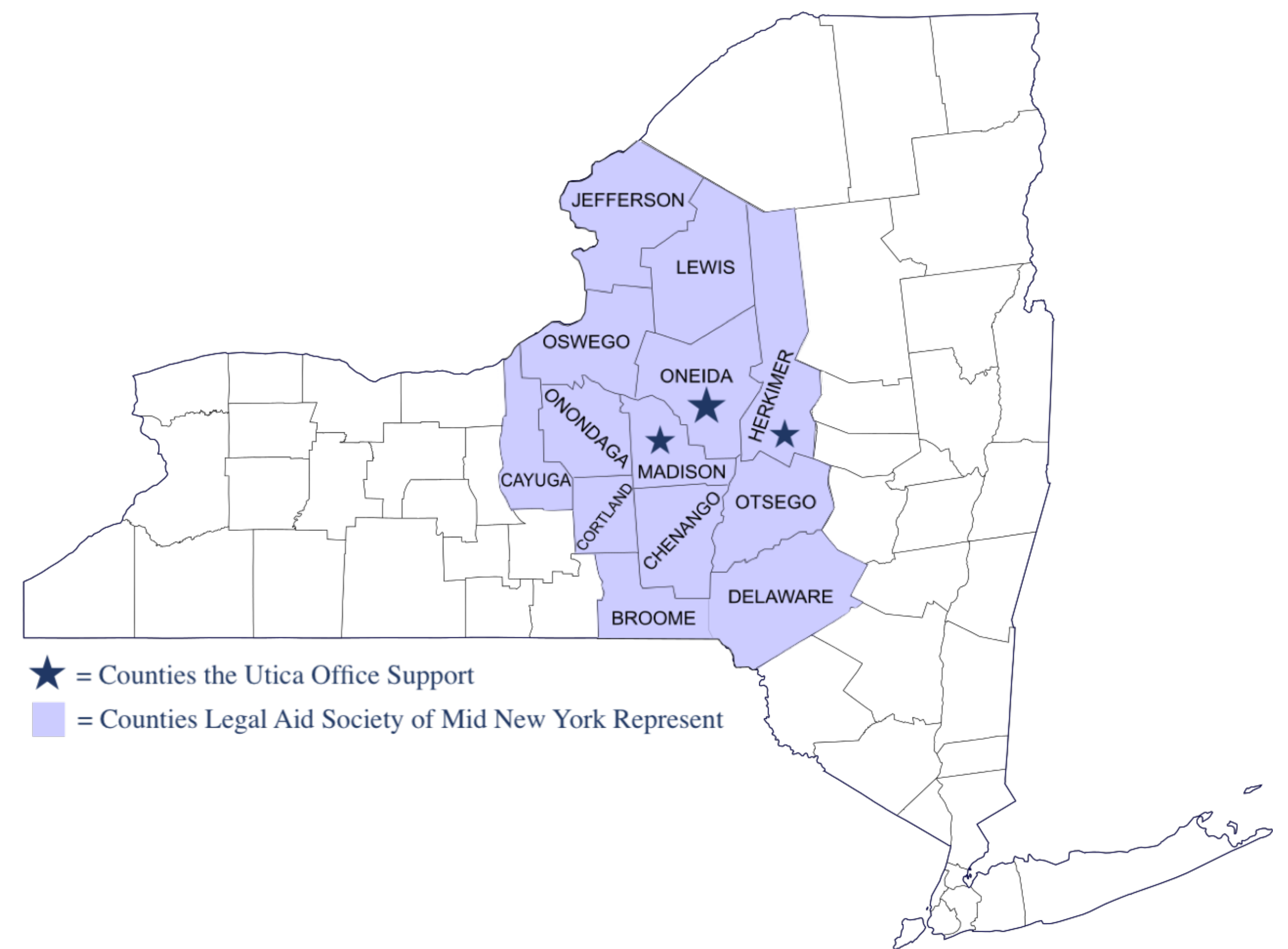
Clients have received increased benefits and relief in many ways due to their unique circumstances relating to COVID-19. Increased benefits for individuals typically include stimulus checks and reduced expenses and dues.

## Region Served:

The Utica regional office for Legal Aid represents individuals from Herkimer, Madison, and Oneida counties. Within the larger populated counties, 30.4% of Utica's population falls below the federal poverty line. In Rome, 19.4% fall below, and in New Hartford, only 6.5% fall below the federal poverty line.

## Process:

- Legal Aid provides the client with a questionnaire. The client then provides Legal Aid with material and information regarding their reasons for filing bankruptcy.
- Legal Aid analyzes the material provided, outlining property, expenses, income, and debts.
- The Legal Aid paralegal completes schedules A, B, I, J, E and F with the materials and information provided from the given client.
- The Legal Aid attorney meets with the client to go over material of the schedules.
- All schedules and material are handed over to the *pro bono* attorney. Work completed by Legal Aid will not only help the client, but will significantly help the *pro bono* attorney, as all the paperwork for the case is completed.



## Schedules Completed:

A/B

Every piece of property an individual owns.

I

Total amount of the client's monthly income.

J

Total amount of the client's monthly expense.

E/F

Identifies unsecured and secured debts the client owes.