

Step 1

- Complete WNYLC's [Initial Eligibility Form](#)

Step 2

- Complete and Submit All [Required Documents](#) Including the [Questionnaire](#) & [Budget Form](#)

Step 3

- Attend a 1-hour Online Clinic (via Zoom)

Step 4

- [1st Credit Counseling Course](#)

Step 5

- Meet Remotely with WNYLC Attorney to Review and Revise Documents

Step 6

- File Case
- Complete [Post-Filing Form](#)

Step 7

- Send [Documents](#) to Trustee

Step 8

- Attend [Meeting of Creditors \(341 Meeting\)](#)

Step 9

- [2nd Credit Counseling Course](#)

Step 10

- Final Discharge