APPENDIX D · THE BROKE(N) PART(S)

Documents to Gather

Shorten the chaos window. Get the facts in front of your attorney and your CPA fast, so the fees go to thinking instead of chasing.

The rule. Bring PDFs whenever you can. If you cannot, screenshots are fine. Something beats nothing, and messy beats missing. Work the sections in order and tick both columns as you go.

Fast win. Create one folder called **Crisis Packet** with subfolders A through H matching the sections below, then share a single link with counsel. One link beats forty attachments and it makes you look like someone worth helping.

A. Identity and household

☐	Driver's license, yours and your spouse's if you would file jointly	HAVE ☐ SENT ☐
☐	Social Security cards, or the numbers	HAVE ☐ SENT ☐
☐	Marriage license, divorce decree, or support orders, if relevant	HAVE ☐ SENT ☐

B. Income

LAST SIX TO TWELVE MONTHS

☐	Paystubs, if you take a W-2	HAVE ☐ SENT ☐
☐	1099s, K-1s, and commission statements, if applicable	HAVE ☐ SENT ☐
☐	Profit and loss, monthly and year to date	HAVE ☐ SENT ☐
☐	Owner draws and distributions record, even if it is messy	HAVE ☐ SENT ☐

C. Bank and cash accounts

LAST SIX TO TWELVE MONTHS

- [ ] Bank statements for every personal and business account, without exception — HAVE ☐ SENT ☐
- [ ] Venmo, PayPal, and Cash App activity. Yes, really — HAVE ☐ SENT ☐
- [ ] Credit union and brokerage cash sweep accounts — HAVE ☐ SENT ☐

D. Debt schedule

The who-do-I-owe-and-what-happens-if-I-do-not-pay list. For each one capture the lender name, balance, payment, interest rate, maturity, collateral, and whether you personally guaranteed it.

- [ ] Loans, lines of credit, and SBA notes — HAVE ☐ SENT ☐
- [ ] Credit cards, personal and business — HAVE ☐ SENT ☐
- [ ] Merchant cash advances and factoring agreements — HAVE ☐ SENT ☐
- [ ] Promissory notes, including the ones to friends and family — HAVE ☐ SENT ☐

E. Assets

The things people forget about until they bite.

- [ ] Real estate statements, meaning mortgage, property tax, and insurance — HAVE ☐ SENT ☐
- [ ] Vehicle titles and loans. Cars, boats, and recreational vehicles — HAVE ☐ SENT ☐
- [ ] Business equipment list, major items — HAVE ☐ SENT ☐
- [ ] Retirement accounts and recent statements — HAVE ☐ SENT ☐
- [ ] Life insurance policies, because cash value matters — HAVE ☐ SENT ☐
- [ ] Any ownership interests in LLCs, partnerships, or equity — HAVE ☐ SENT ☐

F. Taxes

LAST TWO TO FOUR YEARS, MINIMUM

- ☐ Filed returns, personal and business — HAVE ☐ SENT ☐
- ☐ IRS and state notices, payment plans, and liens — HAVE ☐ SENT ☐
- ☐ Payroll tax filings, if you have employees — HAVE ☐ SENT ☐
- ☐ Sales tax filings, if applicable — HAVE ☐ SENT ☐

G. Legal and contracts

Anything that can change your options.

- ☐ Lawsuits, demand letters, judgments, and garnishments — HAVE ☐ SENT ☐
- ☐ Leases for office, equipment, and vehicles — HAVE ☐ SENT ☐
- ☐ Major vendor contracts, especially anything with penalties or termination terms — HAVE ☐ SENT ☐
- ☐ Customer and client contracts tied to revenue — HAVE ☐ SENT ☐

H. Payroll and people

IF YOU ARE OPERATING A BUSINESS

- ☐ Most recent payroll reports — HAVE ☐ SENT ☐
- ☐ Benefits invoices, health and retirement — HAVE ☐ SENT ☐
- ☐ Contractor list and payment history — HAVE ☐ SENT ☐

Take these answers to a professional. This worksheet is not legal, tax, or financial advice and does not replace an attorney, a CPA, or a licensed therapist who knows your facts and your jurisdiction.