

Filing for bankruptcy can be an emotional and extremely stressful process, and whenever stress and emotions are running high, mistakes are common. So what do you do if you forget to list a creditor when you are **filing for bankruptcy?**

First, don't panic: you're not the only person who has forgotten a creditor while **filing for bankruptcy**. A savvy

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can easily amend your filing – a fairly simple legal maneuver that should not endanger your bankruptcy or credibility with the court.

An amendment, however, can only take place if your bankruptcy is still pending. If your bankruptcy has already been discharged, you'll definitely need to check with your Chapter 7 bankruptcy attorney or your Chapter 13 bankruptcy attorney to see how you should proceed. In some cases, such as **filing for bankruptcy** in a no asset bankruptcy, forgetting a creditor should not pose a major problem. On the other hand, if you did have assets and forgot a creditor, that creditor could file a complaint with the court. The complaint could have serious legal consequences for you. In this sort of case, you'll have to rely upon the skill of a competent

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to protect your assets, because you may face a liquidation of those assets to pay the forgotten creditor.

The best way to avoid forgetting a creditor when **filing for bankruptcy** is to check, re-check, and triple-check your list of creditors. If you have a nagging feeling that you might be forgetting something, quadruple-check with the help of your

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. Forgetting a creditor can make the stressful process of **filing for bankruptcy**

even more stressful than it needs to be; therefore, take the time to carefully list your creditors before you meet with your

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, and check that list again when you and your lawyer meet.