

The Cost of Filing Chapter 7 Bankruptcy in Utah

Written by Australian Business

SALT LAKE CITY, UT, September 17, 2013 **/24-7PressRelease/** -- Cheap Bankruptcy Attorney in Utah, or Discount Attorney Fees in Salt Lake City are probably not the most effective search terms to use when looking for a Utah Bankruptcy Attorney. Trying to determine the cost to file bankruptcy in Utah can be a challenge, since most attorneys do not post their fees online or tell you actual charges before you meet with them.

Bankruptcy Costs Before we talk about how much Bankruptcy Lawyers in Utah may charge for a [Chapter 7 bankruptcy](#), let's discuss "filing fees and costs" often not mentioned, but these are the costs that will vary the least.

Chapter 7 Bankruptcy Court Filing Fees The Court filing fee for a Chapter 7 bankruptcy in Utah is currently a set cost of \$306 and has been for more than two years. So when you're searching for Utah bankruptcy attorneys and their website quotes a filing fee of \$299, then this may just mean they haven't updated their website.

Credit Report Fees As part of their due diligence, attorneys should use the most current credit report including the 3 credit bureau agencies. It is very important to have current, complete, and accurate report to assure the accuracy of your bankruptcy petition. The best way for a bankruptcy lawyer to do this is to pull the report themselves. The free report that you can obtain on-line usually does not contain as much detail as needed for the petition, such as full account numbers and current balances. Credit reports pulled by an attorney, cost around \$35 for an individual report or \$70 for a husband and wife, joint report.

Credit Counseling Courses You will be required to take two credit counseling courses by the bankruptcy court, and the prices typically vary from \$10-\$36 each course. You can take the classes together if you're filing jointly and pay only one fee. Both of these classes are currently available through our suggested provider for \$10 each.

Total filing fees and costs vary from \$354-\$416

Utah Bankruptcy Attorney Fees Chapter 7 bankruptcy attorney fees in Utah range between \$700 and \$2,000. Don't count on \$700, this is a rate that you might find if you try hard. In general, the services of a Bankruptcy attorney are worth far more than \$700. If you make less than the Utah state median, only have a few creditors, don't own a business, and have not received numerous collections, judgment and suits, then you may be quoted a fee as low as \$700-\$800. Typically, that is the exception, not the rule. Likewise, if you are over the Utah state

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median, with an average bankruptcy case, you probably don't need to be spending more than \$1500 in attorney fees. The average bankruptcy case in Utah, will run you approximately \$1000-\$1400 in attorney fees, plus the additional \$400 for court filing, credit report, and credit counseling

Therefore, when you see a bankruptcy ad for \$995 - you should not automatically assume that this is your out-of-pocket cost. There is a difference between the bankruptcy "attorney fees", and your actual "out the door" cost. Make sure you understand the "out of pocket" and "out the door" final cost for all of your fees.

Note When Filing a Chapter 7 bankruptcy, you should expect to pay the entire cost of the bankruptcy prior to your case being filed with the court. You will not find many attorneys that are willing to do a Payment Plan for a chapter 7 bankruptcy, and there are different rules for payment that apply to Chapter 13 bankruptcy cases.