

**DEBTOR(S):**

The debtor, also called the petitioner, is the person who petitions (“asks”) the Court to approve their request to move forward in the bankruptcy proceeding for eventual discharge of unpaid debts. Debtors are often an individual or two spouses filing jointly.



**CREDITORS:**

These are parties to whom a debtor owes unpaid funds and can be an individual (e.g. a friend who loaned you money) or a business (e.g. your credit card company). When a bankruptcy petition is filed, debtors will also file a Creditor Matrix. This is a list of the names and contact information for all creditors.

**JUDGE:**

After a bankruptcy petition is filed, the case is opened and a judge is assigned to the case. The appointed judge will facilitate the administration of the case by presiding over certain meetings and hearings, and make rulings and determinations as needed.



**OFFICE OF THE U.S. TRUSTEE:**

The Office of the US Trustee is the watchdog of the bankruptcy system. They oversee case trustees, and assign them to cases as needed.

**CASE TRUSTEE:**

They are responsible for a variety of tasks, including liquidating (“cashing in”) the debtor’s property as needed to compensate creditors, pursuing rights that the debtor may have to certain payments (e.g. worker’s compensation), and distributing these proceeds among creditors.



**CLERK OF THE BANKRUPTCY COURT:**

The Clerk works collaboratively with all parties involved to ensure that all parties’ rights are protected. The Clerk also ensures that all parties are notified of important events, such as the date/time of a Sec. 341 Meeting.

