

# Get Help Preparing To Attend Your Zoom Meeting of Creditors

## 1. Practice Zoom Before Your Court Hearing & Test Your Tech:

Ensure your internet connection, webcam, and microphone are working properly before the hearing. If using a cell phone, tablet, or iPad, verify all settings are in place prior to the hearing. **Make sure your Zoom screen name is your real name, not a nickname.** Conduct a test run with your lawyer's office to familiarize yourself with Zoom's features.

## 2. Dress Appropriately:

Treat your Zoom court hearing as you would an in-person appearance. Dress professionally from head to toe, as you never know when you might need to stand up or move during the hearing.

## 3. Choose a Quiet Location:

Select a quiet and well-lit space for your Zoom hearing to minimize distractions and ensure clear communication with the Chapter 13 Trustee, Chapter 13 Trustee Staff, and other participants. Turn off background noises such as televisions, radios or other devices that create sound. Make sure lighting is in front of you and not behind you to avoid silhouetting.

## 4. Don't Zoom From The Car While Driving:

The meeting of creditors will NOT be conducted if the debtor is driving. When space is tight, some people choose to use their car for privacy. Never attend virtual hearings while driving as it is a safety issue and it may cause unreliable signal strength or total loss of signal. Park your car before you sign into your hearing. If you must be in your car, park someplace safe, away from other cars and pedestrians, and avoid using your car's speakers. **Make sure your Zoom screen name is your real name, not a nickname.**

The Zoom guidelines serve as a supplement to the lawyer's instructions, rather than a replacement. For more information or assistance, contact your lawyer.

**5. Arrive Early:**

Log in to the Zoom meeting 15 minutes before the scheduled start time to address any technical issues and acquaint yourself with the platform's layout. **Make sure your Zoom screen name is your real name, not a nickname.** Remember, technical issues and getting yourself familiar with zoom features should be done prior to a hearing, see step **1. Practice Zoom Before Your Court Hearing & Test Your Tech.**

**6. Joint Cases:**

In a joint bankruptcy case, both debtors must answer all questions, but not simultaneously. Answers should be individually answered verbally by each debtor. Speak clearly.

**7. Mind Your Background:**

Choose a neutral and professional background for your Zoom hearing to maintain a polished appearance. Avoid cluttered or distracting backgrounds that may detract from your presentation.

**8. Follow Zoom Etiquette:**

There is no need to mute and unmute your microphone during your meeting of creditors. Avoid interrupting others or talking when someone else is speaking.

**9. Stay Focused & Shut Off Distractions & Notifications:**

Avoid multitasking or engaging in unrelated activities during the hearing. Give your full attention to the proceedings to ensure you can respond promptly and effectively when called upon. Turn off all social media notifications and shut down any other programs running on your computer. You may also want to silence your phone.

**10. Respect the Process:**

Treat your Zoom meeting of creditors with the same level of respect and professionalism as you would an in-person appearance. Follow courtroom protocols and address Chapter 13 Trustee, Chapter 13 Trustee's Staff, and other participants respectfully at all times.

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