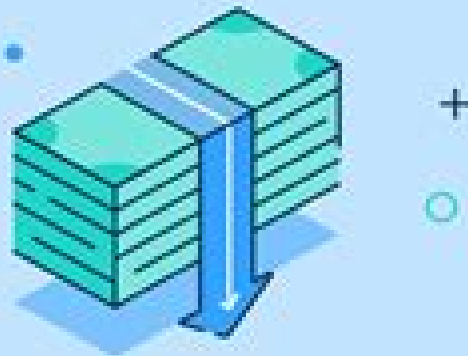


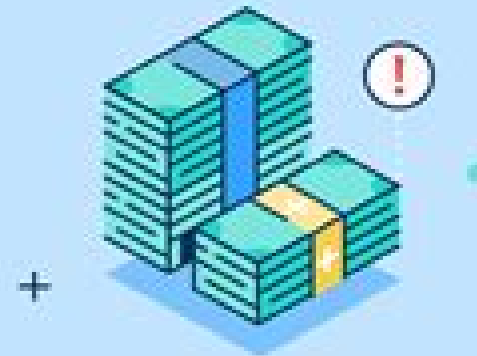
What happens during the bankruptcy means test?

Step 1



If your income is **lower than the median income**, you pass the means test. Otherwise, proceed to the next step.

Step 2



The court will review your income and expenses. If you **lack disposable income to pay debts**, you pass the means test.

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Chapter 7 involves the surrender of property to pay debts while a Chapter 13 bankruptcy allows for the retention of property but requires payments over the next three to five years This book is divided into three sections evaluating your need to file for bankruptcy how to file for bankruptcy and what to do after you have filed In the first section you will be provided with evaluation tools determine your eligibility learn how to check your credit report for accuracy and learn about the different types of bankruptcy for which you can file In the second section you will learn about the major changes in bankruptcy law bankruptcy lawyers alternatives to filing for bankruptcy bankruptcy code collection agencies exempt property nondischargeable debts what bankruptcy can and cannot accomplish the automatic stay provision foreclosure tax levies bankruptcy fees the 341 meeting bankruptcy myths the initial consultation with your lawyer and bankruptcy timelines You will learn the answers to some of the most common questions about bankruptcy such as Will creditors stop harassing me Will my spouse be affected Who will know about my filing Will I ever get credit again What does it cost The final section will provide a brief overview of what to do after you have gone through the bankruptcy process We will address the issues of how to get car loans and home loans and how to build credit after bankruptcy Whether you are filing for bankruptcy for the first time or unfortunately you have been through it before When You Have to File for Bankruptcy will provide insight into the complex and burdensome process Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed The Bankruptcy Reform Act of 2001 United States. Congress. Senate. Committee on the Judiciary,2002 *Bankruptcy Abuse Prevention and Consumer Protection Act of 2005* United States. Congress. House. Committee on the Judiciary,2005 *Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, April 8, 2005, 109-1 House Report No. 109-31, Part 1, *. ,2005*

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