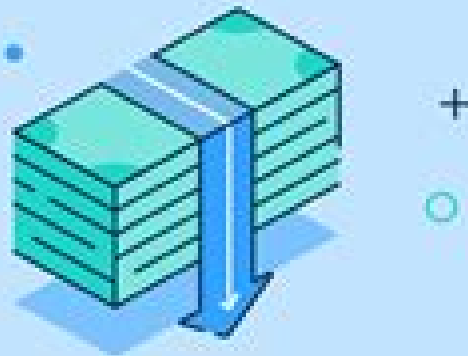


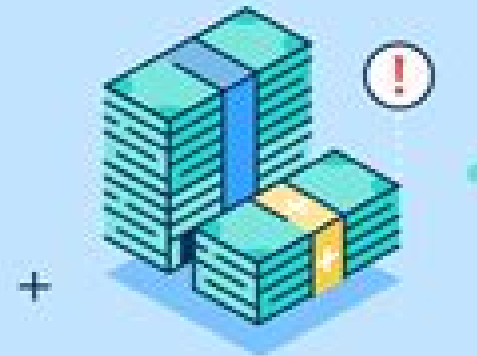
What happens during the bankruptcy means test?

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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