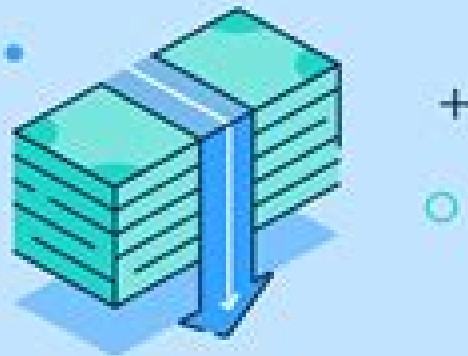


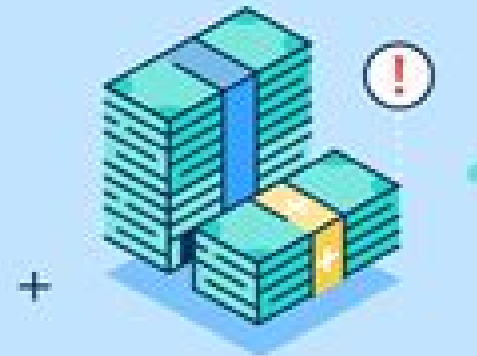
What happens during the bankruptcy means test?

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.

Means Test Chapter 7

Michael Rajnik

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

Means Test Chapter 7:

Decoding **Means Test Chapter 7**: Revealing the Captivating Potential of Verbal Expression

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