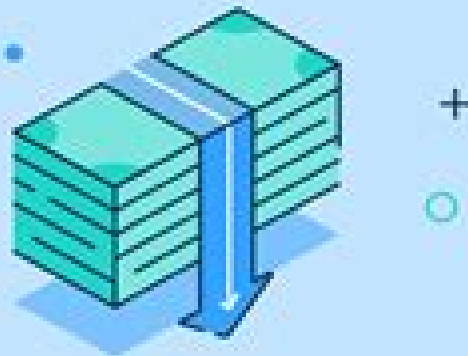


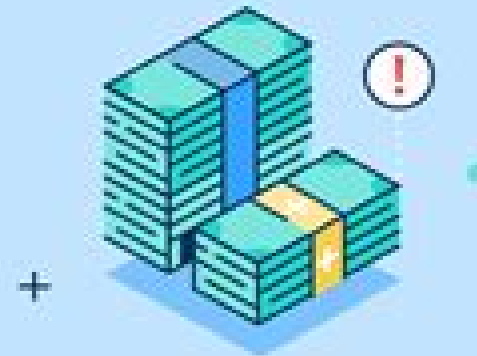
# What happens during the bankruptcy means test?

## 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

**LM Reder**



## Means Test Chapter 7:

*A Lawyer's Guide to Filing Chapter 7 Bankruptcy* Attorney Robert Schaller, 2021-01-14 Attorney Robert Schaller and the Schaller Law Firm offer *A Lawyer's Guide to Filing Chapter 7 Bankruptcy Learning the Nuts and Bolts of Filing Your First Case* to provide lawyers with a how to manual with step by step instructions for filing their first Chapter 7 case. Additional training is offered at its National Bankruptcy Academy website [www.NationalBankruptcyAcademy.com](http://www.NationalBankruptcyAcademy.com). The book includes a line by line analysis of the official bankruptcy forms: petition, Schedules A-J, Statement of Compensation, Statement of Intent, Statement of Financial Affairs, Statement of Your Current Monthly Income, and Statement of Means Test Calculation. Specific real world examples are offered for property in Schedule A, B exemptions in Schedule C, secured creditors in Schedule D, unsecured creditors in Schedule E, F executory contracts and unexpired leases in Schedule G, co debtors in Schedule H, income in Schedule I, and expenses in Schedule J. Separate chapters discuss the six types of bankruptcy cases, the timeline for Chapter 7 cases, alternatives to Chapter 7, a client's eligibility for Chapter 7 relief, and the role of both the Chapter 7 panel trustee and the U.S. Trustee. Plus separate chapters analyze the automatic stay injunction and the Chapter 7 discharge injunction. Attorney Robert Schaller has practiced law for more than 34 years and has filed more than 3,000 bankruptcy cases. Schaller is the president of the National Bankruptcy Academy. *How to File for Chapter 7 Bankruptcy* Cara

O'Neill, 2023-10-31 *How to file for Chapter 7 Bankruptcy* explains the bankruptcy process in easy to understand language.

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Caher, John M. Caher, 2011-03-03 With tips on understanding and surviving the new bankruptcy laws. If you're considering bankruptcy, you need straightforward answers and reliable advice. This handy guide covers it all so you can get your finances in line and your life back on track. This updated new edition covers everything you need to know about the new bankruptcy law and includes even better resources. Don't get desperate, get out of debt instead. Discover how to weigh the consequences of bankruptcy. Manage your spending. Find professional help you can trust. Decide on the right type of bankruptcy. Pass the means test. Keep more of your stuff. Chapter 7 Bankruptcy Trustees' Responsibilities and Remuneration United States.

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