

# 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

**RS Peters**



## **Means Test Chapter 7:**

*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 *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

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