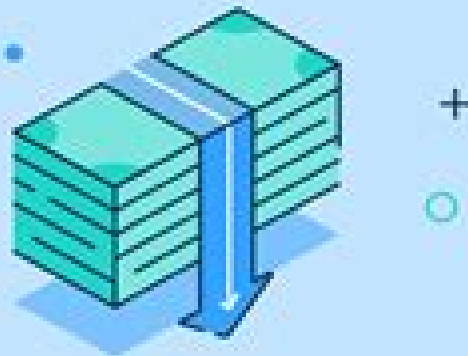


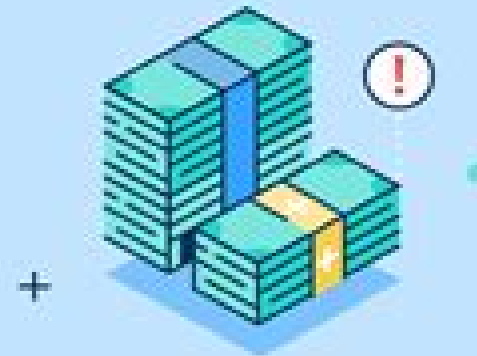
# What happens during the bankruptcy means test?

## 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

**J Dewey**



## **Means Test Chapter 7:**

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