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### **Chapter 13 Vs 7**

It highlights some of the primary differences between Chapter 7 and Chapter 13 bankruptcy so that you can choose the right chapter for you.

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Chapter 7 Bankruptcy. Chapter 7 is a liquidation bankruptcy that wipes out most of your general unsecured debts such as credit cards and medical bills without the need to pay back balances through a repayment plan. To qualify for Chapter 7 bankruptcy, you must meet income requirements. If you make too much money, you'll have to file under

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Chapter 13 ...

## **Chapter 7 vs. Chapter 13 Bankruptcy | Nolo**

Chapter 7 bankruptcy can help you discharge your debts relatively quickly, but the same isn't true for Chapter 13. Under Chapter 13, responsibility for your debt doesn't end until your repayment

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plan has been completed, which typically takes three to five years. 5. The repayment plan can strain your budget

### **Chapter 7 vs. Chapter 13 Bankruptcy: Which Should You File**

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The major dividing line between filing for Chapter 7 bankruptcy versus filing for

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Chapter 13 bankruptcy is income level. Simply put, only those falling below a certain income level are eligible to file for Chapter 7 bankruptcy. Chapter 7 bankruptcy is normally simpler and takes less time than Chapter 13 bankruptcy.

### **Chapter 7 vs. Chapter 13**



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### **Bankruptcy - FindLaw**

Chapter 7 bankruptcy is appropriate when the following circumstances apply: You are unable to repay debt in a repayment plan. If a debtor cannot afford to repay creditors for three or five years in a Chapter 13 plan, it may be best to file for Chapter 7 (if qualified). You need quick relief from creditors.

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## **Chapter 13 vs. Chapter 7 Bankruptcy - FindLaw**

In Chapter 7 bankruptcy, assets are liquidated to repay outstanding debt. In Chapter 13 cases, debtors have to stick to a strict, long-term repayment plan in order to pay down debt. The goal in both cases is to work towards the discharge

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of this debt and there are advantages and disadvantages for these two bankruptcy options.

### **Chapter 13 is a Better Option than Chapter 7 When ...**

Which is better, a Chapter 13 Bankruptcy or a Chapter 7 Bankruptcy? Honestly, the answer is it depends!

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Sometimes, you don't have much of a choice in the matter. As a general rule, if you have the ability to pay back some of your debt you are expected to do so. That means a Chapter 13 Bankruptcy.

### **Chapter 13 Bankruptcy VS Chapter 7 Bankruptcy**

Chapter 7 vs Chapter 13. Many people

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contact our office and want to know the difference between a Chapter 7 bankruptcy and a Chapter 13 bankruptcy. While each of these types of bankruptcy is very different, they are both designed to provide debt relief for individuals and married couples.

### **Chapter 7 vs Chapter 13 | SunCoast**

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### **Law**

Chapter 7 bankruptcy is known as a liquidation bankruptcy. Most of your property is sold and used to pay off your debts. Chapter 7 bankruptcy is generally meant for people with limited incomes who do not have the ability to pay back all or some portion of their debts.

Chapter 13 bankruptcy is referred to as

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a reorganization bankruptcy.

### **Bankruptcy: Chapter 7 vs. Chapter 13 - Experian**

In many cases, Chapter 7 bankruptcy is a better fit than Chapter 13 bankruptcy. For instance, Chapter 7 is quicker, many filers can keep all or most of their property, and filers don't pay creditors

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through a three- to five-year Chapter 13 repayment plan.

### **When Chapter 7 Bankruptcy is the Right Option for You | Nolo**

Whether you file Chapter 7, Chapter 11 or Chapter 13, your credit score will suffer. Legally, credit report agencies can leave all three types of bankruptcies



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on your credit reports for 10 years from your filing date. However, they usually remove completed Chapter 13 bankruptcy cases in seven years.

### **Filing for Bankruptcy: Chapter 7 vs. Chapter 11 vs. Chapter 13**

Chapter 7 vs. Chapter 13 in Virginia  
Choosing the chapter in Virginia depends

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on what you have and what you intend to keep. There are two main types of consumer bankruptcy: Chapter 7 and Chapter 13. In a Chapter 7 bankruptcy, you ask the court to erase things like credit card debt, medical bills, and most civil judgments.

### **Should I File Chapter 7 or Chapter**

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### **13 in Virginia? | Upsolve**

A Chapter 13 repayment plan gives you the chance to pay off the debt that would survive a Chapter 7 bankruptcy case over a period of time, giving you total debt relief. So, the \$6,000 in income taxes the United States government wants you to pay now gets stretched out over 5 years, resulting in a

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much more manageable monthly payment.

### **Chapter 7 vs. Chapter 13 Bankruptcy | Upsolve**

For instance, too much income might preclude you from filing a simple Chapter 7 case. Or, if you have property you'd lose in Chapter 7 that you'd like to

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keep, you can protect it in Chapter 13. In Chapter 7 bankruptcy, the bankruptcy trustee has the power to sell your nonexempt property to pay back your creditors.

### **Which Type of Bankruptcy Should You File? Chapter 7 vs. 13 ...**

A big difference between filing chapter

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13 vs chapter 7 bankruptcy (BK) is income level. Your income level will determine whether you fall into ch 7 or ch 13. Ch 7 is regularly simpler and takes less time than Ch 13. 71% of BK cases are Chapter 7 cases.

### **Chapter 13 vs Chapter 7 Bankruptcy: Whats The Difference**

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Chapter 7 does have income limits that vary by state. For Chapter 13 individuals must submit and implement a repayment plan for debts to be paid within three to five years. The filer can

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### **Chapter 11 vs. Chapter 13**

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### **Bankruptcy - Investopedia**

Both Chapter 7 and Chapter 13 present debtors with very appealing options to recover from their current financial crisis. Chapter 13 offers an immediate and near-guaranteed debt relief, while Chapter 13 provides a more favorable repayment option to avoid foreclosure. However, declaring bankruptcy is not



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without consequences.

### **Chapter 7 vs. Chapter 13 Bankruptcy: What's The Difference?**

When people think of bankruptcy, they typically think of Chapter 7. However, it is important to know that there are options available to fit a variety of circumstances. When it comes to

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consumer

## **Chapter 7 Vs. Chapter 13 | Wm. Barry Phillips, P.C.**

A Chapter 13 bankruptcy is a reorganization and is called a “wage-earner’s” plan. That is because it is intended for people that make a higher income than the Chapter 7 limits allow.

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It also requires that you put together a plan to pay back some or all of the debt over a 3-5 year period (usually 5 years).

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