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bankruptcy you should be prepared to pass a means test a  
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who can file for debt erasure through chapter 7 bankruptcy it  
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Dec 11 2021 web jan 12 2023 to qualify for chapter 7 you must  
pass a means test which you will if your family income is under  
the median income for a family your size in your state if not you  
must pass the secondary means test which is a lot tougher

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Feb 25 2023 web some of the difference can be explained by  
this first hurdle not all applicants qualify for chapter 7  
bankruptcy the court applies a means test to each chapter 7 filing  
the bankruptcy means test examines financial records including  
income expenses and secured and unsecured debt to determine if  
your disposable income is below the

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means test are left with a chapter 13 repayment plan as their  
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chapter 7 means test whether you qualify for a chapter 7 bankruptcy can be determined by taking the means test if you pass the means test you are most likely able to file chapter 7 if you don t pass the means test then you will be diverted into a chapter 13 which means that you will have to repay on your debts for 5 years before you

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