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QUESTION: Claudia on Twitter wants to know the difference between a Chapter 13 and a Chapter 7 bankruptcy. ANSWER: A Chapter 7 bankruptcy is what most people think of when they

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think of bankruptcy. It's a total bankruptcy. It's the atomic bomb dropped on the deal. What happens there is all of the unsecured debt except child support and student loans and the IRS, which aren't bankruptable ...

Chapter 7 vs chapter 13 - Ask Dave | DaveRamsey.com

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Dave Ramsey Worksheet Answers Chapter 10

If they decide your income is too low, then you might qualify for Chapter 7. But there are more requirements as well, which can include: You need to take an approved credit counseling course. You can't have applied for a Chapter 7 bankruptcy in the past eight years. You can't have applied for a Chapter 13 bankruptcy in the past six years.

What Is a Chapter 7 Bankruptcy Filing? | DaveRamsey.com

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