Anatomy of a Chapter 13 Bankruptcy Case

Before Filing Bankruptcy

(within 180 days BEFORE filing)

Complete credit counseling course

DAY 1

Pay filing fee or file an application to pay in installments. File Bankruptcy Petition, Creditor Matrix and Statement of SSN (Form B121)

Day 1-14

File Certificate of Credit Counseling, lists, schedules, statements, and Chapter 13 Plan (If not already filed with petition)

Day 1-30

Begin making payments directly to the chapter 13 trustee

After Plan Completion

File Local Form 8 -Motion for Entry of Discharge and Certifications regarding Plan Completion

Month 36-60

Complete all payments as stated in your confirmed chapter

Day 21-60

341(a) Meeting of Creditors

Day 14-43

Deadline to provide tax returns to Trustee (7 days Before Meeting of Creditors)

Before Discharge

Complete financial management course - File certificate

Discharge Granted

An order from the court is entered forgiving you from certain debts

Trustee Files Final Report and Account -

CASE CLOSED