Anatomy of a Chapter 7 Bankruptcy Case

Before filing Bankruptcy (within 180 days BEFORE filing)

Complete credit counseling course

Day 1

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

Day 1-14

File Certificate of Credit Counseling, lists, schedules, and statements

(If not already filed with

Day 13-33

(7 Days **BEFORE** Meeting of Creditors)

Deadline to provide tax returns to the trustee

Day 80-100

Deadline to complete financial management certificate

(60 days **AFTER** first date set for Meeting of Creditors)

Day 50-70

Deadline to perform Statement of Intention

(30 days **AFTER** first date set for Meeting of Creditors)

Day 21-60

341(a) Meeting of Creditors

Day 20-30

(30 days **AFTER** filing or **BEFORE** first date set for meeting of creditors, whichever comes first)

Deadline to file Statement of Intention

Day 80-100

File reaffirmation agreements

(Up to 60 days **AFTER** first date set for Meeting of Creditors)

Discharge Granted

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

Trustee files Report/ Certification -

Case Closed