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This is the point on form 122A-2 where you learn if you pass the means test or not and can file for Chapter 7 or not. If your calculations on the form show that you have too much disposable income after expenses and debts to qualify for Chapter 7 bankruptcy, this is called “presumption of abuse.” (Remember, abuse of the bankruptcy laws by people with too much money prompted Congress to toughen the laws in 2005).

Written in an easy-to-understand manner, How to File for Chapter 7 Bankruptcy helps readers complete the bankruptcy process without a lawyer. After learning about common pitfalls, readers evaluate whether they qualify for a bankruptcy discharge and follow step-by-step instructions to prepare and file a bankruptcy case.

Stop creditors. Get more time to pay. Chapter 13 bankruptcy offers unique debt solutions not available in Chapter 7 bankruptcy. Yes, you'll pay into a repayment plan. But your money will go toward the debts that matter most—like your mortgage, car loan, support obligations, and taxes. Remaining debts, such as credit card balances, medical bills, and utility bills, usually get only a fraction of what you owe. Some of Chapter 13 bankruptcy's other features include allowing filers to: keep all property avoid foreclosure and vehicle repossession pay the fair market value for a car, and stop lawsuits, wage garnishments, and bank levies. Here, you'll find clear explanations of the Chapter 13 process to help you: decide if Chapter 13 is your best option estimate your monthly plan payment, and find and work effectively with the right lawyer. This revised edition covers all the latest changes in bankruptcy law, including updated exemption tables for every state, and

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explains how to use the new official bankruptcy forms.

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Attorney Robert Schaller and the Schaller Law Firm offer A Lawyer 's Guide to Filing Chapter 7 Bankruptcy: Learning the Nuts and Bolts of Filing Your First Case to provide lawyers with a how-to manual with step-by-step instructions for filing their first Chapter 7 case. Additional training is offered at its National Bankruptcy Academy website www.NationalBankruptcyAcademy.com. The book includes a line-by-line analysis of the official bankruptcy forms: petition, Schedules A-J, Statement of Compensation, Statement of Intent, Statement of Financial Affairs, Statement of Your Current Monthly Income, and Statement of Means Test Calculation. Specific, real-world examples are offered for

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property in Schedule A/B, exemptions in Schedule C, secured creditors in Schedule D, unsecured creditors in Schedule E/F, executory contracts and unexpired leases in Schedule G, co-debtors in Schedule H, income in Schedule I, and expenses in Schedule J. Separate chapters discuss the six types of bankruptcy cases, the timeline for Chapter 7 cases, alternatives to Chapter 7, a client ' s eligibility for Chapter 7 relief, and the role of both the Chapter 7 panel trustee and the U.S. Trustee. Plus, separate chapters analyze the automatic stay injunction and the Chapter 7 discharge injunction. Attorney Robert Schaller has practiced law for more than 34 years and has filed more than 3,000 bankruptcy cases. Schaller is the president of the National Bankruptcy Academy.

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