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background a chapter 13 bankruptcy is also called a wage earner s plan it enables individuals with regular income to develop a plan to repay all or part of their debts under this chapter debtors propose a repayment plan to make installments to creditors over three to five years

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how it works in a process that can be expensive and confusing the means test clarifies whether you re eligible for chapter 7 bankruptcy or confined to chapter 13 the means test has two

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means tests used in chapter 7 and in chapter 13 serve two different purposes the former to guard the door to chapter 7 relief 11 u s c 707 b 2 the latter to determine how much should be paid to creditors in chapter 13 11 u s c 1325 b

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means test in chapter 13 the same means test that is supposed to determine whether you can file chapter 7 bankruptcy is used to decide what you must pay to creditors in chapter 13 the test is not identical but the principle is the same use a standardized formula to calculate how much bankruptcy relief is available to this debtor

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do i need to complete the means test if you are filing for chapter 13 bankruptcy you do not need to complete the means test however you do need to complete a form almost identical to it and that will determine how much you must pay in a chapter 13 plan

liquidation test of chapter 13 bankruptcy meaning and Feb 14 2023

the liquidation test is a requirement for chapter 13 plans that requires that the plan pays unsecured creditors at least as much as they would have been paid in chapter 7 it does not require payment to unsecured creditors if the debtor has exempted all property or if the plan has other requirements such as means testing the plan has other requirements as means testing the plan has other requirements as means testing the plan has other requirements as means testing the plan has other requirements.

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