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Chapter 13 is allowed for anyone whose combined total secured and unsecured debts are less than 2.75 million. Chapter 13 requires a certificate of credit counseling as well as a plan for repayment to be filed with the court. Think of chapter 13 as forced austerity, a last chance to fulfill your financial obligations before you lose everything.

what is chapter 13 bankruptcy forbes advisor forbes Aug 18 2023

Chapter 13 bankruptcy is often referred to as wage earner's bankruptcy or repayment plan bankruptcy. It is a type of bankruptcy used by individual consumers, specifically those who are having

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