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repay your debts the trustee reviews a statement of your current monthly income and compares it to your monthly expenses some of the factors the trustee will consider include the average monthly expenses for a household of your size your actual expenses if you file a chapter 7 bankruptcy and your debt is primarily consumer debt you must pass the means test to receive a discharge and wipe out your qualifying debts however if your bankruptcy is a business bankruptcy you get to skip this step you don t have to take the means test before receiving debt forgiveness in chapter 7 bankruptcy you must prove your income is low enough to pass the chapter 7 means test this article walks you through the process of calculating your income and comparing it to your state s median income figures far more people dealt with financial problems by negotiating with their creditors the purpose of the bankruptcy means test is to help determine if you re eligible for chapter 7 bankruptcy learn what the means test is how it works learn how to pass the bankruptcy means test that determines whether you can file for chapter 7 bankruptcy find out what income expenses and forms are involved in the process and why you may need a lawyer the means test was created to prevent people from filing for chapter 7 when they could afford to repay debts the means test is required for individual bankruptcy filers who primarily have free bankruptcy means test calculator for your state and county applies all irs expense allowances and current state median income standards to give you an idea of whether you qualify for chapter 7 bankruptcy the chapter 7 means test uses your gross income income before taxes to help determine whether you are eligible to file chapter 7 bankruptcy there are two parts to chapter 7 means test the first part uses irs allowed expenses to help determine whether you may qualify what is the means test the means test looks at the gross income of everyone in your household during the six months before you file if your household income is below the median income in your state you ll qualify to file a chapter 7 bankruptcy what is the chapter 7 means test the texas means test determines whether a person is eligible to file for chapter 7 bankruptcy essentially it evaluates whether someone cannot pay off their debts or has enough income to repay some or all of their debts through a structured repayment plan the means test limits the use of chapter 7

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