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chapter 13 differs from chapter 7 because you must repay creditors some or all of what you owe over three to five years most people prefer the quicker and significantly cheaper chapter 7 process and file for chapter 13 only if they don t qualify for chapter 7 but that s not always the case

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if you filed for bankruptcy to avoid foreclosure or are behind in house payments your chapter 13 plan payment could be more or less 1500 per month additionally high income high debt chapter 13 filers would usually be required to make payments between 2000 and 3000 or even more

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