

Chapter 13 Repayment Plan

The Bankruptcy Laws and Rights The Guide of Basics and

When you file for Chapter 13 bankruptcy, you can wipe out some of your debt and pay off the rest over time with a repayment plan approved by the bankruptcy court. You may be able to: avoid foreclosure stop car repossession reduce car loan debt stop most debt collectors, and remove junior liens from your home Here, you'll find clear explanations of the Chapter 13 process and worksheets to help you: consider alternatives to bankruptcy decide if Chapter 13 is your best option determine if you qualify for Chapter 13 estimate your monthly plan repayment find and work effectively with an excellent lawyer, and rebuild your credit after bankruptcy This revised edition includes all the latest changes in bankruptcy law, including updated 50-state exemption tables, and important U.S. Supreme Court decisions. If you are considering or have decided to file Chapter 13 bankruptcy, Nolo's Chapter 13 Bankruptcy is the essential guide you need to understand the procedures and law. Please note: This book does not cover business bankruptcies, farm reorganizations, or Chapter 7 personal bankruptcy. For Chapter 7 bankruptcy, see Nolo's How to File for Chapter 7 Bankruptcy.

Locate federal cases decided in the U.S. Supreme Court, Court of Appeals, district courts, Claims Court, bankruptcy courts, Court of Military Appeals, the Courts of Military Review, and other federal courts. This Key Number Digest contains all headnotes, classified according to West's® Key Number System, for federal court decisions reported from 1984 to the present. The topics are listed in alphabetical order. The Key Numbers within those topics are listed in numerical order. Each topic begins with scope notes about subjects included and subjects excluded and covered by other topics. Also, there is an outline of the topic, which includes a list of all Key Numbers in that topic. Headnotes are collected by jurisdiction or court and filed according to the West Key Number System®.

Reduce your debts, save your property -- and start over! With the new bankruptcy law making it more difficult than ever to file for Chapter 7 protection, more and more people will turn to Chapter 13 for help. A clear, plain-English legal guide, Chapter 13 Bankruptcy will show readers how to: determine if they qualify for Chapter 13 estimate monthly payments devise an acceptable repayment plan complete and file forms stop a house foreclosure make up missed mortgage payments pay off other debts represent yourself before a bankruptcy judge or trustee The 9th edition is completely updated to reflect the recent (and massive) changes to federal bankruptcy law and their practical effect as well as the latest bankruptcy exemption laws of your state. It also includes the most current legal documents and instructions on filling them out.

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 explains how to use the new official bankruptcy forms.

Debt Free! is a clear, practical guide that helps readers get past the stigma of bankruptcy and on their way to financial recovery.

Don't get down, get started instead-with Fresh Start Bankruptcy Well over a million Americans suffer the trauma of bankruptcy every year. But many don't know that bankruptcy may be the ideal opportunity to rein in their out-of-control finances, get back on their feet, and start over anew. Fresh Start Bankruptcy is a friendly and non-intimidating guide that walks you step by step through the filing process and provides the sympathetic, expert advice you need to survive the ordeal. Attorneys Deborah Herman and Robin Bodiford provide the informed perspective that makes tough decisions simple. They'll help you decide whether you should retain legal counsel or move forward on your own. And if you do decide to go it alone, you'll find all the professional advice you need to make the process as quick and painless as possible. You'll learn which chapter to file and how to do it, how to protect your assets and deal with creditors, how to repair your credit, and how to navigate bankruptcy court. Personal anecdotes included in the book prove that people of all walks of life have gone through the process and come out stronger than before--and you can too! So, no matter how your financial troubles came about, stop worrying and start over with the positive outlook and thoughtful guidance you'll find only in Fresh Start Bankruptcy. There are a lot of self help books on the market that discuss finances and how to take control of them in order to better your life style. This is not another self help book on finances. More often than not, the population does not know where to turn to for financial advice when it comes to saving money, buying a home, investing, spending wisely, borrowing money, lending money, retirement plans, budgeting and finally bankruptcy. In this book the author will offer you a unique perspective on finances and bankruptcy. Eduardo V. Rodriguez holds a Bachelor's Degree in Psychology, a Master's Degree in Business Administration and a Juris Doctorate' Degree in Law and is fluent in both the English and Spanish languages. Mr. Rodriguez is a frequent speaker at seminars sponsored by the State Bar of Texas; the Chapter 13 Trustee's Office; University of Texas; Cameron and Laredo County Bar Associations and the Texas Attorney General's Office and has published over twelve articles on the subject of consumer bankruptcy issues and related topics. He is admitted to practice in the Southern and Western Districts of Texas and is a member of the American Bankruptcy Institute, the Consumer Bankruptcy Section of the State Bar of Texas, and National Association of Chapter Thirteen Trustees. Mr. Rodriguez also serves on the Pro-Bono Executive Committee for the State Bar of Texas and has been a Real Estate Professional since 1980.

Provides information for creditors on the bankruptcy law and how to collect repayment of debts, covering such topics as basic paperwork, filing and defending a claim, exposing a "bad" bankruptcy, and uncovering hidden assets.

The federal courts have a process known as bankruptcy which is designed to help individuals and businesses clear their debts and manage repayments under the protection of a bankruptcy court. The two kinds of bankruptcy are: reorganization and liquidation. There are 2 sides to the changes in bankruptcy rules. It will be a lot harder to file bankruptcy under chapter 7 and get a totally clean slate. For businesses, relying on issuing credit, the new personal bankruptcy law is doing great, reducing personal bankruptcy claims from the thousands to double digits.(In the short run). Grab this ebook today to learn everything you need to know.

Are you behind on your mortgage, taxes, or other bills? Are creditors threatening foreclosure or repossession? Consider Chapter 13 bankruptcy, which lets you reorganize your debts into a repayment plan you can afford-and keep your house, car and other property.

Unlike other books on this topic, which take a dry, mechanical approach, "The Bankruptcy Solution" helps readers get past the shame around debt and make the law their ally when faced with financial hardships.

With tips on understanding -- and surviving -- the new bankruptcy laws If you're considering bankruptcy, you need straightforward answers and reliable advice. This handy guide covers it all -- so you can get your finances in line and your life back on track. This updated new edition covers everything you need to know about the new bankruptcy law and includes even better resources. Don't get desperate -- get out of debt instead! Discover how to * Weigh the consequences of bankruptcy * Manage your spending * Find professional help you can trust * Decide on the right type of bankruptcy * Pass the means test * Keep more of your stuff

Please note that this edition is now out of print and has been replaced by the 9th edition, also available through MyiLibrary ... Reduce your debts, save your property -- and start over! Are you behind on your mortgage, taxes or other bills? Are creditors threatening foreclosure or repossession? Consider Chapter 13 bankruptcy, which can provide you an affordable repayment plan -- and let you keep your house, car and other property. You can even avoid attorney fees and do it yourself -- let Chapter 13 Bankruptcy show the way. Find out how to: determine if you qualify for Chapter 13 estimate monthly payments devise an acceptable repayment plan complete and file forms stop a house foreclosure make up missed mortgage payments pay off other debts represent yourself before a bankruptcy judge or trustee The 8th edition is completely rewritten to reflect the recent (and massive) changes to federal bankruptcy law, as well as the latest bankruptcy exemption laws of your state. It also includes the most current legal documents and instructions on filling them out. Whether you work with a lawyer or file on your own, you'll find everything you need to take charge of your debts in Chapter 13 Bankruptcy. Please note: This book does not cover business bankruptcies, farm reorganizations or individual repayment plans (Chapter 13). For Chapter 7 bankruptcy, see Nolo's How to File for Chapter 7 Bankruptcy.

Bankruptcy in America is a booming business, with hundreds of thousands of ordinary Americans filing for bankruptcy each year. Is this dramatic growth a result of mushrooming debt or does it reflect a moral decline that permits the middle class to evade their debts? As *We Forgive Our Debtors* addresses these questions with hard empirical data drawn from bankruptcy court filings. The authors of this multidisciplinary study describe the law and the statistics in clear, nontechnical language, combining a thorough statistical description of the social and economic position of consumer bankrupts with human portraits of the debtors and creditors whose journeys have ended in bankruptcy court. Book jacket.

The New Bankruptcy provides clear-cut information, worksheets, and strategies to help you figure out whether bankruptcy is the right solution for your debt problem. Find out: the differences between Chapters 7 and 13 whether you qualify for Chapter 7 (the means test) how the Chapter 13 repayment plan works which debts are discharged (wiped out) what happens to property, including homes, cars, and retirement accounts, and ways to handle debt problems without bankruptcy. The book also explains the bankruptcy process and includes sample, completed bankruptcy forms.

Since the 1980s, household debt has been increasing rapidly. The high level of household indebtedness has been accompanied by a high household bankruptcy rate. My research attempts to provide a better understanding of the theoretical mechanisms behind these credit market and bankruptcy statistics. One of the purposes of Chapter 7 bankruptcy law is to improve debtors' work incentives by giving them a "fresh start". Chapter 13 bankruptcy, on the other hand, prescribes a repayment plan that garnishes future wages from debtors to repay creditors, which acts like a wage tax in standard models. In the first chapter, I ask the question "How much does a fresh start increase labor supply by improving work incentives?" Because the bankruptcy decision is endogenous, Chapter 7 filers tend to have less earnings and more debt than average individuals. Estimation of the change in labor supply as a consequence of the bankruptcy treatment must therefore take into account selection effects which is complicated by the interdependence of labor and credit market decisions. To answer my question quantitatively, I construct a dynamic partial equilibrium job search model with both bankruptcy choices which allows direct assessment of counterfactual outcomes. Competitive financial intermediaries offer a menu of loan sizes and interest rates that make zero profits. The model predicts that in the short run, a fresh start on average increases the labor supply of Chapter 7 bankruptcy filers by 3.5% over repayment and 3.4% over Chapter 13 bankruptcy. The Fair Credit Reporting Act (FCRA) dictates that adverse events such as a Chapter 7 bankruptcy must be removed from an individual's credit record after ten years. The intent of the law is to provide partial consumption insurance by giving an individual a fresh start. However, the law obviously weakens incentives not to default, which can result in higher interest rates that in turn reduce intertemporal insurance. Because of this tradeoff, it is unclear what is the optimal length of time that an adverse event should be on an individual's credit record. In the second chapter, I assess the welfare consequences of varying the length of time that adverse events can be on one's credit record. We calibrate the model to US data where the exclusion parameter is for ten years. Then I run a counterfactual to find the length that maximizes ex-ante welfare. I find that the optimal length is much lower, specifically 2.5 years, than the current regulation and that the consumption equivalent welfare gain (slightly over 1%) of such a policy change is large. In the third chapter, I explore how such credit checks (information on observable credit market actions) might help with incentives in labor market when there is a monopolistic employer. According to a Survey by the Society for Human Resource Management (2010), 25% of human resource representatives interviewed in 1998 indicated that the companies they worked for ran credit checks on potential employees while the fraction increased to 43% in 2004 and 60% in 2009. Ever since Holmstrom (1979), we've known that wage contracts can be designed to improve incentives for workers. I show by means of example that if the employer can have wage contracts contingent upon the asset choice of employees, the profit may be increased. However, some employees may be worse off. We may then assess

the welfare consequences of a law (the Equal Employment for All Act (H.R. 3149)) prohibiting the use of credit information in employment decisions which currently sits before Congress. Gone is the stigma once associated with bankruptcy. In its place is a new appreciation of the crucial role bankruptcy plays in unburdening owners of small businesses and family farms as well as individuals and married couples of excessive debt and helping them to obtain sufficient financial relief for a fresh start. Now, The Small Business Bankruptcy Kit shows you how to make this recovery process work to your best advantage. This all-inclusive guide shows small business owners, as well as the legal and tax professionals who advise them, everything they need to know about what bankruptcy means and what it can and cannot achieve. The book's engaging, reader-friendly approach clarifies all the concepts, implications, and procedures involved in discharging unpaid debts and protecting individuals, married couples, sole proprietorships, and corporations from action by creditors. Whether you're seeking temporary relief from creditor demands, hoping to regain solvency through business reorganization, or just need a breathing spell for the repayment of old debts, The Small Business Bankruptcy Kit helps you make the right decisions for the right reasons. It examines in depth the four most commonly used forms of bankruptcy - Chapter 7 liquidation; Chapter 11 reorganization; Chapter 12 family-farmer; and Chapter 13 wage-earner - explaining how to select the type, or combination of types, best suited to your needs. And it steers you confidently through every phase of the bankruptcy process, from initial filing to lifting of the automatic stay through the final discharge of debts. Here's all the sound, indispensable guidance you need to: comprehend the legal and technical terms associated with bankruptcy; discharge debts while retaining control of your business or farm operation; find and work with a bankruptcy attorney; understand the requirements for, and responsibilities of, the bankruptcy trustee; handle claims made against your earnings or property; and discover how bankruptcy affects property, taxes, alimony and child support, and much more. Like the other titles in Robert L. Davidson's series of practical references for small businesses, The Small Business Bankruptcy Kit is packed with the forms needed to conduct every type of bankruptcy procedure, including first steps, proceedings, and creditor and key follow-up actions. Complete with the most recent IRS bankruptcy guidelines, this how-to manual steers owners of every kind of small business through periods of insolvency, and shows them how to emerge with viable competitive entities.

You have doubtlessly found out about no less than one person who has petitioned for bankruptcy once (or twice) in his/her lifetime. It might have been a relative, collaborator, family companion, or even a big name. At the season of finding out about this current individual's bankruptcy, you may have pondered to yourself how he/she could have overseen cash so ineffectively that bankruptcy insurance turned into his/her exclusive way out of obligation. You likely even let yourself know that you could never be that individual looking for obligation directing, or more awful, petitioning for bankruptcy. At that point IT HAPPENED. There are auto instalments, contracts, understudy advances, MasterCard instalments and doctor's visit expenses to be paid. Obligation authorities are continually calling you at work and at home. You're living from paycheck-to-paycheck, and regular it's getting to be harder to give your family the essential necessities. Thus you start to consider how you can profit by petitioning for bankruptcy, yet you are frightened crazy. You are frightened about the procedure, as well as terrified of what others will think if and when they discover that you have petitioned for bankruptcy. A significant number of persons are embarrassed about the way that as a result of their exceedingly extraordinary obligation, they will must be secured by bankruptcy insurance. To them, it's as though they need to stroll around for the rest of their lives with a sign secured around their necks that understands, "I have petitioned for bankruptcy." For these people, the disgrace that they feel doesn't leave rapidly enough, especially when there are money related crazy people who continually scrutinize persons for going bankrupt. These money related crazy people trust that if people would simply pay their bills and pay them on time, then bankruptcy wouldn't be a choice. Be that as it may, that is the place they are incorrect. Despite regular bankruptcy misguided judgements that exist today, persons are truly and genuinely applying for bankruptcy assurance for reasons that are outside their ability to control. All things considered, there is no compelling reason to feel embarrassed about the authentic business choice that you need to make to recover your life on track. Frankly, these confusions exist principally in light of the fact that individuals are unmindful about all things identified with bankruptcy. At the point when in secondary school or school lessons appeared once in a while about how to find a great job with a specific end goal to procure a ton, or setting aside cash for that blustery day. However, would you say you were ever taught about what bankruptcy is; the thing that you'll need to do with a specific end goal to document; to what extent the procedure takes; the great and the terrible of recording; or what life resemble after bankruptcy? The answer is in all likelihood "NO." You were never given the chance to select in the course "Bankruptcy 101." That is the reason you'll see this Digital book exceptionally helpful. Not just will you find out about the nuts and bolts of petitioning for bankruptcy, however you'll likewise be given tips on what to do to survive a bankruptcy; including how to evade obligation, modify your credit and deal with your accounts successfully. Class is in session. The course today is entitled "The Bankruptcy Guide ." It would be ideal if you guarantee that you keep a receptive outlook about this theme and will learn. Presently... let us start!

With personal bankruptcies at an all-time high, every attorney should have a working knowledge of bankruptcy law. Personal Bankruptcy Answer Book provides you with that essential information in an easy-access Q&A format, giving you a strong, practical grasp of Chapter 7 and Chapter 13 bankruptcy standards, procedures, advantages, drawbacks, and challenges. Included is key guidance on filing requirements, document drafting, the complex means test, and Chapter 13 repayment plan formulation.

Are you in debt or struggling with financial hardship? Receiving harassing phone calls from debt collectors or creditors? Thinking of filing for bankruptcy? You're not alone. Consumer debt is at an all-time high and unemployment has reached new peaks. For those with serious financial problems, bankruptcy can be a good option to get the relief they need. It is a legal proceeding that can help people like you who can't pay bills or fully repay their debts. You see bankruptcy as your only way forward, but you may have questions about how it will affect your life - financially and otherwise.? Is bankruptcy always a last resort or a secret weapon?? How bankruptcy works in Florida and what steps I need to take?? What's the difference between Chapter 7 and Chapter 13 bankruptcy? Which one should I choose?? What happens to my debts? Can I keep my home and car? This book answers everything. Here's what you'll find in How Bankruptcy Saved My Family: ? Eligibility and filing process in Florida? The unique features of Chapter 7 and Chapter 13? Comprehensive list of Florida bankruptcy exemptions? What chapter 7 can and can't do? How the Chapter 13 repayment plan works? Chapter 7 or 13 Bankruptcy - which is better and when? Factors to consider when filing alone You will learn Chapter 7 and Chapter 13 in-depth that help you choose the best option for your needs. Let this book show you the path to financial freedom

Best Practices for Filing Chapter 13 is an authoritative, insiders perspective on key strategies for representing and advising clients filing for Chapter 13 in the current bankruptcy environment.

Featuring partners from law firms across the nation, these experts discuss the unique aspects of today's Chapter 13 filings, including the impact of mortgage modifications, recent state and federal decisions, current criticisms of BAPCPA, and the state of the economy on the bankruptcy arena. From conducting the means test and meeting filing deadlines to ensuring your client completes a Chapter 13 repayment plan, these authors guide the reader through the different stages of a Chapter 13 proceeding. Additionally, these lawyers discuss the role of key players involved in the bankruptcy process and offer tips on communicating with these individuals. The different niches represented and the breadth of perspectives presented enable readers to get inside some of the great legal minds of today, as these experienced lawyers offer up their thoughts around the keys to success within this ever-evolving area of law.

Chapter 13 allows debtors to reorganize their debts into a manageable repayment plan--without losing any of their property. This book provides a clear overview of the process--from qualifying and deciding if it is right for the individual to devising a repayment plan. Includes samples, forms, and instruction necessary to file.

After your casebook, a Casenote Legal Brief is your most important reference source for the entire semester. The series is trusted for its expert summary of the principal cases in your casebook. Its proven reliability makes Casenote Legal Briefs the most popular case brief series available. With more than 100 titles keyed to the current editions of major casebooks, you know you can find the help you need. The brief for each case saves you time and helps you retain important issues. Each brief has a succinct statement of the rule of law/black letter law, description of the facts, and important points of the holding and decision. Quicknotes are short definitions of the legal terms used at the end of each brief. Use the Glossary in the end of your text to define common Latin legal terms. Such an overview, combined with case analysis, helps broaden your understanding and supports you in classroom discussion. Each title is keyed to the current edition of a specific casebook; it is your trusted guide to the text throughout the semester. The brief for each principal case in the casebook saves you time and helps you retain important issues. Each brief has a succinct statement of the rule of law/black letter law, description of the facts, important points of the holding and decision, and concurrences and dissents included in the casebook excerpt. This overview is combined with a short analysis: all to help you broaden your understanding and support you in classroom discussion. Quicknotes at end of each brief give you short definitions of the legal terms used. A handy Glossary of common Latin words and phrases is included in every Casenote. Detailed instruction on how to brief a case is provided for you. A free Quick Course Outline accompanies all Casenote Legal Briefs in these course areas: Civil Procedure, Constitutional Law, Contracts, Criminal Law, Criminal Procedure, Evidence, Property, and Torts.

Chapter 11 for Individual Debtors: A Collier Monograph lays out the groundwork, reviews the fundamentals, provides forms, and lets counsel know how to properly represent and advise an individual chapter 11 client from the initial interview to discharge. It is both a primer for bankruptcy attorneys who have not previously represented chapter 11 individual debtors, as well as a detailed description of the law and procedure applying to this type of case for the experienced practitioner. Chapter 11 for Individual Debtors discusses some of the common chapter 11 pitfalls, and highlights the differences and similarities with chapter 13. For the more experienced individual chapter 11 practitioner, it offers strategies and in-depth explanations of some of the more complex areas of individual chapter 11 practice. Forms covering major aspects of a chapter 11 case, from an Application for Employment of Counsel to an Emergency Motion to Use Cash Collateral to the Disclosure Statement and chapter 11 Plan, are included.

With changes in the federal bankruptcy laws in effect as of October 17, libraries will want to have up-to-date guidance for their interested patrons. Raum, in addition to being a newscaster at National Public Radio, is a practicing attorney with expertise in personal bankruptcy. She guides those in financial difficulty to an understanding of what bankruptcy is and helps them evaluate it as an option. She explains the differences between Chapter 7 bankruptcy (liquidation) and Chapter 13 (reorganization), as well as alternatives to filing. She provides a basic rundown on the process, including filing the petition and attending the hearing. There is advice on re-establishing credit, choosing and hiring a lawyer, avoiding credit scams, and moving on after bankruptcy. The appendixes provide illustrative worksheets and forms and a 50-state chart on homestead exemptions. Similarly, editors of Socrates Media cover the essential elements of the bankruptcy process. Readers learn what it means to go bankrupt and how it is accomplished. There is an excellent explanation of the homestead exemption rules that may protect a home in a bankruptcy proceeding, and a good chart comparing the old bankruptcy law and the new. There is information on Canadian bankruptcy, and appendixes include a glossary, a list of online resources related to consumer credit, and one for legal search engines. The book comes with a CD that contains an electronic version of the information, a legal dictionary and links to financial management forms and tools (registration required). Joan Pedzich, Harris Beach PLLC, Rochester, NY (Library Journal).

Basic Bankruptcy Law for Paralegals, Abridged Edition evolved from a need to develop a nuts-and-bolts description of the bankruptcy system written in a manner that could be easily understood by nonlawyers. The primary intent has been to design this text as a basic primer for legal assistants or paralegal students to help them grasp the practical aspects of representing debtors or creditors within the bankruptcy system. To meet this challenge, the authors have explained practice and theory together in as concise a format as possible. This Abridged Edition focuses primarily upon consumer bankruptcy since the vast majority of bankruptcy cases are filed as consumer Chapter 7 or Chapter 13 cases.

Bankruptcy is the last resort that people turn to in order to deal with their major debts. Nobody ever wants to declare bankruptcy; however it is still a fact of life when you get in over your head. Bankruptcy is not something that you should be playing with. There are many people that will declare bankruptcy because they think this is an easy way out of debt. That is not true. In fact, declaring bankruptcy makes life quite a bit harder. While many people need to file for bankruptcy these days, not everyone knows that they can rebuild their credit afterward. Most people think that bankruptcy is a terrible thing that you carry around with you forever. This is not true. Unfortunately, you will have to carry this around for a few years, but not forever. Once you have declared bankruptcy, you will find that it will be very difficult to get credit for major purchases like houses, cars and personal loans. It may be difficult, but it is not impossible. That's the best part. You can rebuild your good credit standing after you have declared bankruptcy. This is going to be your comprehensive guide to rebuilding your credit and bounce back from bankruptcy. You will learn: what bankruptcy really is, why people have to declare bankruptcy and how to rebuild your credit once you have declared bankruptcy. You will even learn why bankruptcy could be a good thing for you. Although bankruptcy is a last resort to paying off your creditors, it doesn't have to be your last stop. You can build your credit back up and I am going to show you how to do it! Let Us Know What You Think!

The purpose of this study was two-fold. The first intention was to identify a group of debtor characteristics that predicted discharge among Chapter 13 bankruptcy filers in the district of Utah from 1997. The second objective was to use that same set of characteristics to predict the likelihood of dismissal at three critical stages of the bankruptcy process. Those stages were identified, first, as the period before the 341 hearing or meeting of creditors (n = 115 or 12.7%), second, before confirmation of the debtor's repayment plan (n = 267 or 29.4%), third, the period after confirmation of the plan and before discharge (n = 286 or 31.5%). Once the best group of characteristics was discovered, the effects of demographic characteristics were compared against those of economic debtor characteristics as predictors of the outcome of the Chapter 13 cases. The results of the study show that demographic characteristics were, in general, better predictors than economic factors of the disposition of the Chapter 13 cases within the sample.

Discharged and dismissed debtors were found to have statistically significantly different levels of certain types of debts based on pairwise t-test results. Although limited to one district, this study was the first to examine the likelihood of dismissal at three stages of bankruptcy prior to discharge. The study concluded that single debtors, debtors with children, debtors with previous bankruptcies, and those with higher levels of mortgage arrears were the most likely to be dismissed before completion of their repayment plan. Plan completion was generally achieved by those with higher job tenure and debtors with a mortgage. The results of the study support arguments against changes in current bankruptcy law and warrant further investigation of low Chapter 13 repayment plan completion rates in the district of Utah.

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