

The Bankruptcy Process – Chapter 7 Bankruptcy (Part 3)

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In the last post I discussed the bankruptcy process in a chapter7 bankruptcy from the filing day up through the meeting of the creditors. In most cases, after the meeting of creditors is complete, there is little for the debtor to do other than complete the final credit counseling requirement.

Credit Counseling

Prior to filing for bankruptcy, everyone is required to complete an approved credit counseling course. When filing bankruptcy with my office, my clients are provided access to an online course that satisfies this requirement. After the meeting of creditors you will be required to complete a second online course on financial management. This will need to be completed within 30 days of your meeting of creditors.

The Discharge Order

Assuming that there are no issues raised by the trustee or creditors, your case will likely be discharged within 60 to 90 days after the meeting of creditors. Should any issues arise from the trustee or creditors your attorney will help you handle them. The discharge order is issued by the court and signals the end of your case. The bankruptcy court will close out your case typically within the next 30 days or so.

Post Discharge Collections

After you receive your discharge, if any of the creditors listed in your bankruptcy continue to try and collect on those discharge debts it is important that you contact your attorney so that they can get the collections to stop.