

90 DAYS TO YOUR DEBT FREE LIFE

By: [Jeena Cho](#), San Francisco Bankruptcy Attorney

You can be debt free in 90 days. The catch? You have to file for Chapter 7 bankruptcy. Here are the steps to shedding your debts, once and for all.

Filing for bankruptcy involves the following steps.*

1. Meet with a [bankruptcy attorney](#).
2. Make the decision to file.
3. Gather all your paperwork (bills, paystubs, tax returns, etc.)
4. Complete credit counseling
5. Prepare and file bankruptcy petition
6. Attend a [Meeting of Creditor](#) (approximately 30-45 days after filing)
7. Complete post-filing credit counseling
8. Wait 60 days
9. Receive discharge
10. Live debt free

After you file, you'll join the [millions of others](#) who has filed before you.

*There are some cases (very small percentage) where the case may take a detour from the ten steps listed above. One of the most common reasons? Not being totally honest with your attorney! My job is to make sure you get to Step #10 as smoothly as possible but it requires 100% participation from the client.

Do you have questions about bankruptcy you'd like answered? Email me: [jcho {at} jclawgroup.com](mailto:jcho@jclawgroup.com).

Disclaimer: Unfortunately, it is impossible to give legal advice over the internet, no matter how well researched or written. Before relying on any information I give, contact a lawyer to discuss your particular situation. I am a San Francisco bankruptcy attorney. The information given is based on California law.