

Can I File Chapter 7 Again?

What do you do when you have completed your [Chapter 7 bankruptcy](#), received a [discharge](#), but get into financial trouble again? Can you file for Chapter 7 a second, or third time?

One important thing to remember is that there is a difference in getting a discharge in Chapter 7 and filing in Chapter 7. Some people file a petition for Chapter 7 relief but never complete their case, or have it converted to [Chapter 13](#).

If you filed Chapter 7 and received a Chapter 7 discharge, the Bankruptcy Code requires you to wait eight years from the date of discharge to file again and get another discharge. The important dates are the date of discharge from your last case, and your date of filing the new one.

However, you can still file a Chapter 13 case after receiving a Chapter 7 discharge, and are required to wait only four years.

The important thing to remember when talking to your [bankruptcy attorney](#) is that there may be some benefits to filing for bankruptcy without expecting or even being eligible for a discharge. Even if you have not waited long enough to get a discharge, there may be some benefit in filing, or in considering filing for Chapter 13 instead. If you are considering your options, [talk to a qualified bankruptcy attorney](#) who can help you decide what is right for you.

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