

## Qualifications for Chapter 7 and Chapter 13 Florida Bankruptcy

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If you think you want to file Chapter 7 bankruptcy, there is a comprehensive “means test” used to determine if you can qualify. In general, you can qualify for [Chapter 7 bankruptcy in Florida](#) if your monthly income over the past six months has averaged:

- One-person household: \$3,423
- Two-person household: \$4,339
- Three-person household: \$4,864
- Four-person household: \$5,730

However, just like with income taxes, there are a number of exemptions that may qualify you even if your monthly income exceeds these levels. A [Jacksonville bankruptcy attorney](#) can help you figure out if a Chapter 7 bankruptcy filing is best for you, or if a Chapter 13 bankruptcy filing may suit your situation better.

To qualify for [Florida Chapter 13 bankruptcy](#), your secured debt (mortgages, car loans) cannot exceed \$1,081,400 and your unsecured debt (credit card debt, medical bills, etc.) cannot exceed \$360,475.

In addition, you must have sufficient income to repay your debts. Income sources can include a spouse’s income, your wages or unemployment benefits, pensions, Social Security benefits, workers’ compensation or disability benefits, child support or alimony you receive, rent, royalty income or proceeds from selling property.

You must also be current on your state and federal tax filings for four years prior to filing for Chapter 13 bankruptcy.