



TAMPA BAY BANKRUPTCY CENTER, P.A.

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**February 29, 2012**

## Reasons for Bankruptcy Dismissal

The worst thing that could happen to your bankruptcy is for the judge to dismiss your case. When your case is dismissed it means it is thrown out by the bankruptcy court. When that happens, your debts will not be discharged so bankruptcy dismissal must be avoided at all costs. In light of this, it is important to avoid these reasons that could result in your bankruptcy dismissal.

- Filing false information or withholding required information with intent to defraud creditors. If you are not upfront with your assets and liabilities, your case will be thrown out.
- Not submitting all required documents. Information you furnish must be substantiated by relevant and supporting documents, otherwise it may result in a dismissal.
- You file for bankruptcy again too soon after an earlier filing. There is a period of time within which you cannot file for bankruptcy after filing one earlier. Under the law, you can file for Chapter 7 once every eight years but you can do so more often with Chapter 13 bankruptcy. If you do so within the time frame disallowed by the law, it will be dismissed.
- Failure to complete compulsory credit counseling. Credit counseling is a requirement to a successful bankruptcy petition and debt discharge. If you have not complied, the bankruptcy judge will throw out your case.
- You miss payments under your Chapter 13 bankruptcy payment plan. Since you have been given a court-ordered payment plan to clear your debts under Chapter 13 bankruptcy, failure to keep to the plan will result in a dismissal by the court.

- Failure to provide any documents required by the bankruptcy trustee. If your trustee asks you for any forms, statements, bills etc. you must comply. This also includes handing over any non-exempt property requested by your trustee. You fail to do so at risk of your own bankruptcy petition. The trustee has the authority to recommend to the judge to throw out your case.
- On a sound basis, the bankruptcy judge dismisses your case. The bankruptcy judge at this sole discretion is authorized to dismiss your case if he or she feels he has credible reasons to do so.

If your case gets dismissed, you should discuss what to do next with your bankruptcy attorney.

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