

# Bankruptcy Process & Timeline



01

Meet with an attorney



02

Gather necessary information for your bankruptcy



03

Take required credit counseling course



04

Bankruptcy case is filed with the court



05

Meeting of Creditors is scheduled



06

Creditors receive notice of bankruptcy



07

Meeting of Creditors takes place



Confirmation Hearing *(Chapter 13 Plan Only)*

Repayment Plan *(Chapter 13 Plan Only)*

08

Take required debtor education course



09

Your bankruptcy has been discharged



Average Chapter 13 | 3 - 5 years

Average Chapter 7 | 4 - 6 months

