

Credit Cards After Bankruptcy

A common question is whether or not a debtor can keep a credit card after filing for bankruptcy protection and do I have to list the cards I want to keep. If you owe a balance at the time the bankruptcy petition is filed, you must list the debt. This applies regardless of the amount of the debt. If you are worried that you cannot live without a credit card there are a few options. A credit card with a zero balance does not need to be listed and can be used after you file the bankruptcy petition. If you have a card with a low balance, you should pay it off before filing for bankruptcy. However, be careful not to use balance transfers to pay off the card as the transaction could be undone by the trustee or challenged by the creditor if it is determined that the transfer was fraudulent. It is not worth risking a discharge to save a credit card...

Last updated on November 09, 2021.

[Other Bankruptcy Debt Management Counseling](#)

Links

[Applying for a Credit Card After Bankruptcy](#)

How helpful do you find the information on this page?

- ☐ Not helpful
- ☐ Somewhat helpful
- ☐ Very helpful

Save

Please tell us why this page wasn't helpful

- ☐ N/A
- ☐ Not related to my issue
- ☐ Not enough information
- ☐ Unclear information

Comment

[About text formats](#)

Plain text

- No HTML tags allowed.
- Lines and paragraphs break automatically.
- Web page addresses and email addresses turn into links automatically.

This question is for testing whether or not you are a human visitor and to prevent automated spam submissions.

Save

Print

Table of Contents

NEWS

News & publications

The news about recent activities for needed peoples.

[More News](#)

25 Aug 2017

Court Rules that Same Sex Parent can Move Forward with Discrimination Suit Against the State of Idaho

In an important step in securing equal rights for same-sex couples, a federal court ruled yesterday that an unmarried, lesbian mother can continue her fight to be recognized as the parent daughter.

[Continue Reading](#)

17 Jan 2017

ILAS receives funds to help seniors from Idaho National Laboratory

IDAHO LEGAL AID RECEIVES \$1,440 GRANT Idaho National Laboratory, on behalf...

[Continue Reading](#)

Our Partners

LSC's support for this website is limited to those activities that are consistent with



LEGAL SERVICES CORPORATION

