

# Qualifying For Chapter 7 Bankruptcy: The Means Test Made Simple (Sort of)

Much has been written about the now infamous means test; Congress' answer to the credit card lobby's complaints that too many Americans who could afford to pay back some of their debts were allowed to file for chapter 7 bankruptcy. The means test effectively tries to divert some consumers with "above average" income into a chapter 13 repayment plan. To be sure, the means test is a complicated labyrinth, best navigated with the help of a good bankruptcy attorney, however, in this post, we'll try to take some of the mystery out of the process...

If you need to file Chapter 7 bankruptcy, you may be able to file your bankruptcy through Upsolve. Upsolve is a national non-profit that helps people file for Chapter 7 bankruptcy at no cost. Read about whether Chapter 7 bankruptcy is right for you and visit Upsolve's web site, [upsolve.org](https://upsolve.org), to see if you qualify.

Last updated on August 17, 2020.

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