

# 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.

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