

Idaho Legal Aid Services, Inc.

Advocacy. Education. Representation.

www.idaholegalaid.org

Qualifying For Chapter 7 Bankruptcy: The Means Test Made Simple (Sort of) ^[1]

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 ^[2], to see if you qualify.

Links:

[The Bankruptcy Means Test: Are You Eligible for Chapter 7 Bankruptcy?](#) ^[3]

Printed: August 10, 2020

<http://www.idaholegalaid.org/node/1816/qualifying-chapter-7-bankruptcy-means-test-made-simple-sort>

©Idaho Legal Aid Services, Inc.