

Chapter 13 Timeline

For Individuals Filing without an Attorney

180 DAYS
BEFORE FILING

- Within 180 days BEFORE filing for bankruptcy, debtor(s) must obtain credit counseling from an approved agency.*

* If filing with your spouse, you must each obtain your own certificate

DAY OF FILING

- File the voluntary petition with the applicable fee.

1 WEEK AFTER
FILING

- At the time of filing, or within 7 days from the date of filing, you must file your Certificate(s) of credit counseling and your list of creditors on a computer disc.

2 WEEKS
AFTER FILING

- At the time of filing, or within 14 days from the date of filing, you must file all remaining missing documents. These may include all schedules and statements, the means test, payment advices, and the repayment plan.

20 – 50 DAYS
AFTER FILING

- Three to five weeks after you file the petition you will have your §341 creditors' meeting with the standing trustee. The date and time of the meeting will be listed on the Notice of Case Filing, Meeting of Creditors. You must provide the trustee with a copy of your most recent tax return no later than 7 days PRIOR to the §341 meeting date.

50 – 75 DAYS
AFTER FILING

- Around six weeks after the case is filed, the confirmation hearing will be held, at which the Chapter 13 re-payment plan will either be approved or denied.

65 - 90 DAYS
AFTER FILING

- Assuming the plan is confirmed, within two to three weeks, the confirmation order will enter. The length of the re-payment plan varies from case to case, but typically lasts between three to five years. If the plan is not confirmed, you have 14 days to file either a new plan, seek reconsideration or appeal, or dismiss or convert your case.

Please Note: Times given are estimates only and may not apply to all cases!

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**3 – 5 YEARS
AFTER FILING**

- At the end of the payment term under the plan, the certificate(s) of debtor education (also called personal financial management) must be filed with the Court. The Financial Management Course may be taken any time prior to your final payment under the Chapter 13 plan. **

** If filing with your spouse, you must each obtain your own certificate

**6 MONTHS
AFTER FINAL
PLAN**

- Within six months after your last payment is made, the trustee will file his final report. If you have filed your debtor education certificate(s), and assuming no objections have been filed, the Court will enter the discharge order.***

*** There are many instances where a case may not proceed within this time frame

**3.5 – 5.5
YEARS AFTER**

- Case will be closed by the Court if there are no other matters pending.

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