

# Chapter 7 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.

\*No certificate required for businesses

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, and payment advices.

20 - 40 DAYS  
AFTER FILING

- Three to four weeks after you file the petition, the §341 meeting of creditors will take place with the trustee assigned to your case.\*\* The date and time of this meeting will be listed on the Notice of Case Filing, Meeting of Creditors. You are required to provide the trustee with a copy of your most recent tax return no later than 7 days PRIOR to the §341 meeting date.

\*\* If there is a conflict between the debtor(s) and the trustee, the court will select another trustee and a new meeting date and time

45 DAYS AFTER  
THE SECTION  
341 MEETING

- Within 45 days after the §341 creditors' meeting, the certificate(s) of debtor education (also called personal financial management) must be filed with the Court.  
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\*\*\* If filing with your spouse, you must each obtain your own certificate

\*\*\* No certificate required for businesses

90 DAYS AFTER  
FILING

- Assuming no objections have been filed or other events that would delay your case, the Court will enter the discharge order about 3 months from the date of initial filing.\*\*\*\*

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

100 DAYS AFTER  
FILING

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

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