CHAPTER 13 BANKRUPTCY TIMELINE

Day 1:
File Bankruptcy Petition with Court & Pay Filing Fees; Case Trustee Appointed

Day 14 to 43:
(*7 Days **BEFORE** Meeting of Creditors*)
Deadline to Provide Tax Returns to Trustee

Day 21 to 50:
Meeting of Creditors - also called 341(a) Meeting

Day 66 to 95:
Plan confirmed: Confirmation order will enter within 3 weeks. The length of the re-payment plan varies, but typically lasts between 3 to 5 years.

Plan not confirmed: Within 14 days, file either a new plan, seek reconsideration or appeal, or dismiss or convert your case.

1 10 20 30 40 50 60 70 80 90 100

Before Filing Bankruptcy:
*(Within 180 Days **BEFORE** Filing)*
Complete Credit Counseling Course

Day 1 to 14:
File Certificate of Credit Counseling, Lists, Schedules, Statements & Payment Advices, and the repayment plan **(if not already filed with petition on Day 1)**

Day 1-30:
Debtor must begin making plan payments to the trustee

Day 50 to 75:
The confirmation hearing will be held, at which the Chapter 13 re-payment plan will either be approved or denied

3 to 5 Years After Filing:
(*End of Payment Plan Term*)
Respond to Notice of Requirement to File Certification of Domestic Support Objections. Deadline to Complete Financial Management Course and File Form 423

Within 6 Months After Final Plan Payment:
(*After Trustee Files Final Report*)
DISCHARGE GRANTED
Case Closed 14 days after the last order in the case is entered.