CHAPTER 7 BANKRUPTCY TIMELINE

Day 1:
File Bankruptcy Petition with Court & Pay Filing Fees

Day 13 to 33:
(*7 Days **BEFORE** Meeting of Creditors*)
Deadline to Provide Tax Returns to Trustee

Day 20 to 40:
Meeting of Creditors - also called 341(a) Meeting

Day 80 to 100:
(*60 Days **AFTER** First Date Set for Meeting of Creditors*)
Deadline to Complete Financial Management Training Course and File Form B423

Discharge Granted
(If nothing further pending in the case, the trustee is discharged and the case is closed)

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 **(if not already filed with petition on Day 1)**

Day 20 to 30:
(*30 Days **AFTER*** Filing OR ***BEFORE** First Date Set for Meeting of Creditors, whichever comes first*)
Deadline to File Statement of Intention **(if not already filed with petition)**

Day 50 to 70:
*(30 Day **AFTER** First Date Set for Meeting of Creditors)*
Deadline to Perform Statement of Intention

Day 80 to 100:
(Up to 60 *Days **AFTER** First Date Set for Meeting of Creditors*)
Reaffirmation Agreements Due (if applicable)

Case Closed
(The case is closed *at least 30 days **AFTER*** the no asset report is filed and after discharge enters)