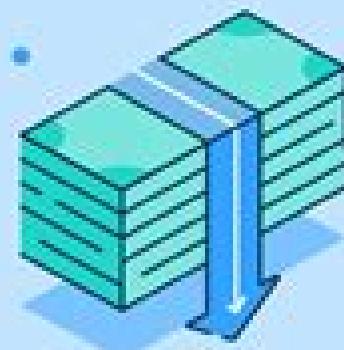


# What happens during the bankruptcy means test?

## Step 1



+

If your income is **lower than the median income**, you pass the means test. Otherwise, proceed to the next step.

## Step 2



+

The court will review your income and expenses. **If you lack disposable income to pay debts**, you pass the means test.

Source: U.S. Department of Justice

# Means Test Chapter 7

**R Pring**

## Means Test Chapter 7:

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