

Frequently Asked Questions on Bankruptcy

Starting the bankruptcy process can be a confusing and stressful experience. The attorneys at Jeff Field & Associates do their best to make it easy and painless, and have included this list of frequently asked questions to help clients learn more about bankruptcy and its ramifications for their lives.

Do I have to list all my debts?

Yes. The law requires that all creditors be disclosed and notified of the filing of the bankruptcy case. This includes all cosigned debts even if paid by the cosigner.

Can I file bankruptcy without my spouse?

Yes, however, it may be advantageous to file together depending on the number of joint debts and other factors.

Do I have to go to court?

Yes. In every bankruptcy case you have one required appearance before a Trustee approximately four to six weeks after the filing your case.

If I have filed bankruptcy before, can I file again?

Maybe. You can only file a Chapter 7 case once every eight years and there are restrictions on the re-filing of a Chapter 13 case as well. Of course, we will be able to answer with certainty after learning more details about your previous case.

How long will bankruptcy remain on my credit report?

Seven to ten years, depending on the credit agency and which chapter you file.

If you have more questions about bankruptcy and would like to contact one of our attorneys, call our office at 404.381.1115.

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