

# 60 MINUTE TOUR OF BANKRUPTCY CWSL

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# Bankruptcy is FUN!

(a) F-Federal

(b) U-Unfair

(c) N-Ninth Circuit

# DIFFERENT FORMS OF RELIEF





## The Automatic Stay

11 U.S.C. § 362

- (a) Automatic, immediate injunction**
  
- (b) Stops collection activities, foreclosures, lawsuits and enforcement of judgments**
  
- (c) Exceptions: some family law proceedings, criminal cases, certain tax proceedings**

# EXEMPTIONS

(a) Opt Out States

(b) Typical property which is exempted

(c) Residency requirements



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## **Discharge and Exceptions**

- (a) Debts clients can discharge
- (b) Debts non-dischargeable by  
Bankruptcy Code
- (c) Debts determined to be non-  
dischargeable by the Bankruptcy  
Court



# Debt Settlement



# Consolidate Debt

Debt consolidation loans

Balance transfers

Debt management plans

# CONCLUSION AND QUESTIONS