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wants to know the difference between a Chapter 13 and a Chapter 7 bankruptcy.

ANSWER: A Chapter 7 bankruptcy is what most people think of when they think of bankruptcy. It's a total bankruptcy. It's the

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atomic bomb dropped on the deal. What happens there is all of the unsecured debt except child support and student loans and the IRS, which aren't bankruptable . . .

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*What Is a Chapter 13
Bankruptcy Filing? - Dave
Ramsey*

*You can only file Chapter 7
bankruptcy if the court
decides your income is too*

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low to pay back your debt. This type of bankruptcy stays on your credit report for 10 years. Related: Dave explains the difference between Chapter 7 and Chapter 13 bankruptcy. You've probably heard of

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Adjustable Rate Mortgage. A
home loan in which the*

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interest rate will change periodically (i.e. annually). (This was brought on as a result of high-interest rates in the early 1980s as a way for banks to transfer the risk of higher interest rates to the

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consumer.)

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Dave Ramsey: Chapter 4

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loan money to a friend or
relative, i will be helping*

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them 2. by co-signing a loan, i am helping out a friend 3. cash advance, rent to own, title pawning, and tote-the-note lots are needed services for lower income people to help them get ahead 4. the lottery and

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*other forms of gambling will
...*

*Chapter 7 vs chapter 13 -
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be pai... 10 Terms.

Laura_Seaman.

*Dave Ramsey Foundations In
Personal Finance Chapter 4
Answers*

*1. Debt is a tool and should
be used to create*

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prosperity. 2. a loan to a friend or relative is a way of helping them. 3. You must have a credit card or take out a car loan to build up your credit. 4. By co-signing a loan, you are helping a friend or

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relative; 4 Cash advance and payday loans are services for lower income people, 6.

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Answer . . .

A Chapter 13 filing may be the preferred method for consumers with assets they don't want to lose, if they are willing to retire as many of their debts as possible, but under a less-

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pressured structure. Some debt balances may be partially discharged, and the filer agrees to a monthly payment to the trustee for distribution to the remaining creditors.

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