

File Assignment In Bankruptcy

First Meeting of Creditors (If required) 21 Days

Submit Income & Expense Report 30 days (And ongoing monthly)

Counselling Sessions 2 & 6 Months - Money Management - Obtaining & Using Credit - Consumption Habits - Debt Warning Signs

Submit Income & Expense Report (And ongoing monthly)

Trustee Review & Update on Discharge 8 Months (23 months 2nd Bankruptcy)

No Issues Cross Bridge
Surplus Income Go To *
Objection By Trustee, Creditor or Government

Court Application & Order for Discharge

Trustee Review & Update on Discharge 20 Months (35 months 2nd Bankruptcy)

Discharge FREE FROM ALL DEBTS

FINISH

Complete Mediation

Mediation (If surplus owed)

Objection By Trustee, Creditor or Government

Complete Court Order

Court Application & Order for Discharge

Surplus Income

