

Chapter 7 Timeline – General Overview

1. PREPARATION (2–6 weeks)

- Gather documents and financial records.
- Organize income and expense information.
- Review debts and assets.
- Complete worksheets.

2. FILING

- Submit forms to the court.
- Pay filing fee or request a fee waiver.
- Receive your case number.

3. 341 MEETING (30–45 days after filing)

- Attend trustee meeting.
- Answer general financial questions.
- Provide any requested documents.

4. REVIEW PERIOD

- Trustee evaluation continues.
- Possible requests for more info.
- Creditor objection window.

5. DISCHARGE (60–90+ days after 341)

- Court enters discharge order.
- Case closes if no complications.
- Begin post-discharge financial recovery steps.