# What Disqualifies You From Filing Bankruptcy?

Debt can feel overwhelming, and bankruptcy may seem like a saving grace. But filing for bankruptcy isn't always straightforward.

#### **Disqualification Reasons:**

- Prior Bankruptcy Dismissals: Dismissal within the last 180 days may prohibit filing again.
- Engagement in Fraudulent Activities: Participating in fraudulent actions can lead to disqualification.
- Recent Bankruptcy Discharges: Specific waiting periods apply before filing again after a discharge.

## **Alternatives to Bankruptcy:**

- Debt Settlement
- Debt Consolidation
- Credit Counseling
- Borrowing Funds

#### **General Bankruptcy Information:**

- Benefits of Bankruptcy
- Credit Score Impact
- Timeline of the Bankruptcy Process
- Hiring a Bankruptcy Attorney



1

## **Accessing Bankruptcy Records:**

- Visit a Bankruptcy Clerk's Office
- Online Access via PACER
- Third-Party Websites
- Consult a Local Bankruptcy Attorney

www.bankruptcylawgalaxy.com