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Chapter 7 vs. Chapter 13. Bankruptcy is bankruptcy, right? Well, actually there are six different kinds. The two most common types of bankruptcies for individuals are Chapter 7 and Chapter 13, so let's start by looking into the differences between these.

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ANSWER: A Chapter 7 bankruptcy is what most people think of when they think of bankruptcy. It's a total bankruptcy. It's the 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, all of the other unsecured debt—stuff like credit cards and those kinds of things—get zero in a Chapter 7 bankruptcy 98% of the time.

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