

# Utah Legal Services

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## Bankruptcy

Bankruptcy is a legal proceeding in federal court in which a person with debts (called the debtor) can be freed or “discharged” from most of the debts. There are different chapters or types of bankruptcy. Two types of bankruptcy are Chapter 7 and Chapter 13. If a debtor files for Chapter 13 bankruptcy, the debtor will be able to work out a repayment plan with their creditors. If a debtor files for Chapter 7 bankruptcy, they will get some debts discharged.

## **How do I file for Chapter 7 Bankruptcy?**

You can find the forms and additional information on the U.S. Bankruptcy Court website at <https://www.utb.uscourts.gov>

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<http://www.utahlegalservices.org/node/47/bankruptcy>

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