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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

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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.

Chapter 7 vs chapter 13 - Ask Dave | DaveRamsey.com

Chapter 7 means the court sells all your assets—with some exemptions—so you can pay back as much debt as possible. The remaining unpaid debt is erased. You could lose your home (or the equity you've put into it) and your car in the process, depending on what the court decides.

The Truth About Bankruptcy - Dave Ramsey

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