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Things You Need to Know Whereas chapter 7 bankruptcy requires no repayment of debts, chapter 13 bankruptcy requires monthly payments to be made over the course of a three to five-year period. You and your attorney submit a repayment plan for the court's approval. It details your plan to repay creditors over a period of three to five years. Chapter 13 Repayment Plan: What Is It? How Does It Work? The Chapter 13 plan is the crux of a Chapter 13 bankruptcy case. The plan lays out how much each creditor will get paid, how long the plan will last, the values of the debtor's property, and more. The plan must be confirmed by the bankruptcy court in order for the case to

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How to Modify a Chapter 13 Repayment Plan: 15 Steps

As part of the

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[How to Set Up a Chapter 13 Repayment Plan \(with Pictures\)](#)

A Chapter 13 repayment plan establishes a very specific, regular way in which a debtor goes about paying off his or her debts. That usually involves making monthly payments to the trustee. The trustee then distributes specifically outlined payments to all creditors according to the plan.

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bankruptcy, one of the most important documents you file with the court is your proposed repayment plan. Your repayment plan outlines which creditors you intend to repay and how much your monthly plan payments will be. Because most Chapter 13 plans are three to five years long, many things

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