

# Financial Peace Chapter 4 Test

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DaveRamsey.com QUESTION:

Claudia on Twitter wants to know the difference between a Chapter 13 and a Chapter 7 bankruptcy.

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 ...

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