

Eligibility for Discharge

If you previously obtained a discharge in a Chapter ____,	You must wait _____ years...	Before you are eligible for a discharge in a Chapter ____.	See Code Section _____
7, 11	8 years	Chapter 7	§727(a)(8)
12, 13	6 years	Chapter 7	§727(a)(9)
7, 11, 12	4 years	Chapter 13	§1328(f)
13	2 years	Chapter 13	§1328(f)

NOTES:

- For all calculations concerning eligibility for discharge, please contact an attorney.
- Eligibility can be determined from commencement date of the first case to commencement date of the second. It is not determined based on discharge or conversion dates.
- Whether a debtor is eligible for discharge in a Chapter 7 after filing a 12 or 13 case OR eligible for discharge in a Chapter 13 case after filing a previous Chapter 13 is based not only on the time period between filings but on other factors such as the percentage the plan paid to unsecured creditors and whether the plan was proposed in good faith.