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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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