

## **Changing a Chapter 13 Plan**

Many people file for [Chapter 13 bankruptcy](#), and promise to pay a set amount every month to their creditors. But what happens if you file for Chapter 13, propose a plan, the plan is accepted by the court, and then you lose your job? What if your expenses increase? Can you change your plan?

Generally, yes. Chapter 13 plans typically last between 3 and 5 years. During this time, many people have major changes to their ability to pay. The Bankruptcy Code allows individuals in Chapter 13 to modify or change their plan.

Often, however, modification is limited to changing the amount and timing of payments. Sometimes, courts are reluctant to modify absent extreme changes in circumstances outside the debtor's control. This may be one reason so many Chapter 13 plans fail, and most debtors never complete their plans. It is important to talk to an experienced and qualified bankruptcy attorney if you would like to change your Chapter 13 plan.

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