

## How Often Can I File Bankruptcy in Arizona?

How often you can file bankruptcy depends on whether you have filed Chapter 7 or Chapter 13 bankruptcy, the date of your previous bankruptcy filing, and when you received a discharge or dismissal.

Technically there is no limit to the number of times you can file bankruptcy. However, most people file bankruptcy in order to receive a discharge. The bankruptcy discharge wipes out your debts and provides a fresh start. Nevertheless, some people benefit from bankruptcy without receiving a discharge. One common example of this is when you file Chapter 13 bankruptcy in order to save your home. Although you may not be able to eliminate your debts without a discharge, you will be able to get caught up on your mortgage through your Chapter 13 plan.

The following rules discuss whether you are eligible to receive a discharge in your Chapter 7 or Chapter 13 bankruptcy.

You cannot receive a discharge in a Chapter 7 case if you received a discharge in:

- (a) A Chapter 7 bankruptcy filed within the last 8 years, or (11 U.S.C. 727(a)(8))
- (b) A Chapter 13 bankruptcy filed within the last 6 years. (11 U.S.C. 727(a)(9))

You cannot obtain a discharge in a Chapter 13 case if you:

- (a) Received a discharge in a Chapter 7 case filed within the past 4 years, or (11 U.S.C. 1328(f)(1))
- (b) Received a discharge in a Chapter 13 case filed within the last 2 years. (11 U.S.C. 1328(f)(2))

If you have filed bankruptcy in the past you should consult with an experienced bankruptcy attorney in Tucson to discuss whether you are eligible to file Chapter 7 or Chapter 13 bankruptcy again. Our Tucson bankruptcy lawyers are available around the clock to answer any questions you may have regarding filing bankruptcy more than once.