

I need to file bankruptcy, but I WANT to pay certain people!

Many people who need to file bankruptcy also want to pay certain people or businesses, particularly if they have a personal relationship with them. Wanting to pay family members and friends is very common, as is the desire to pay someone like your personal doctor or dentist you've been seeing for a long time.

Can't you just NOT include those people in your bankruptcy filing? No, because the rule is that you must include everyone who has a claim against you; no exceptions.

Can't you just pay them before you file bankruptcy? No, because then you would have preferred one creditor over other creditors (a "preferential" payment), and the trustee assigned to your bankruptcy case could recover that money from those people and give to all of your creditors.

So what are you to do? Simple! **After your bankruptcy is over** - you've received your discharge of debts and your case is closed - **you can pay anyone you want to pay**. Actually, you can pay anyone after your bankruptcy case is filed, as long as you pay them from "exempt" funds or property; ask your bankruptcy attorney before doing that.

Also see: [Can I pay my mother what I owe her before I file bankruptcy?](#)

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