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Sarch Menu Languages Sign in / up HALLEX Bankruptcy is one of the fastest and most effective ways to find debt relief. Most consumers who follow this path will file for Chapter 7 bankruptcy or Chapter 13 bankruptcy. Which is best depends on the individual's assets and financial goals.To help you understand the difference between Chapter 7 and Chapter 13 bankruptcy, here's a breakdown of each type and whom they're best for. Regardless of which you might choose, bankruptcy may be the best option if:Your monthly consumer debt payments are greater than 50% of your monthly take-home pay.You're facing lawsuits from creditors.You see no way to pay off your debt within five years.The main differences of Chapter 7 vs. Chapter 13 bankruptcy are the eligibility requirements, how debts are resolved and the time frame.Check out this table to get an understanding at a glance:Form of bankruptcy: Liquidation. Form of bankruptcy: Reorganization. You must pass the means test, which looks at your income, expenses and family size.Cannot have had a previous Chapter 7 discharge in the past eight years or a Chapter 13 in the past six years.Cannot have filed a bankruptcy petition (Chapter 7 or 13) in the previous 180 days that was dismissed for certain reasons, such as failing to appear in court or comply with court orders.Unsecured debt cannot exceed \$419,275, and secured debt cannot exceed \$1,257,850.Must have regular income and be current on tax filings.Cannot have had a Chapter 13 filing in the past two years or Chapter 7 in the past four years.Cannot have filed a bankruptcy petition (7 or 13) in the previous 180 days that was dismissed for certain reasons, such as failing to appear or comply with court orders.How long it takes to achieve a discharge: Usually under six months.How long it takes to achieve a discharge: Usually three to five years, depending on the repayment plan. Mark on credit report: Remains on your credit report for 10 years from filing date.Mark on credit report: Remains on your credit report for 7 years from filing date. One of the fastest routes to resolve overwhelming debt.Filing a bankruptcy petition halts collection efforts and legal action from creditors.Can help you resolve your debts while retaining certain assets or getting caught up on secured debts, like an auto loan or mortgage.Filing a bankruptcy petition halts collection efforts and legal action from creditors.Though rare, the trustee can sell nonexempt property.Generally for unsecured debt; does not protect from foreclosure or repossession.The length and cost of the repayment plan is challenging for many filers.Which form of bankruptcy is best for you depends on your financial situation and goals.To determine whether Chapter 7 or Chapter 13 bankruptcy is best for you, consult with a bankruptcy attorney. You'll want to ensure that your problem debts can be handled by bankruptcy and that you're in a position to make the most of the fresh start that bankruptcy offers.Most consumers opt for Chapter 7 bankruptcy, which is faster and cheaper than Chapter 13. The vast majority of filers qualify for Chapter 7 after taking the means test, which analyzes income, expenses and family size to determine eligibility. Chapter 7 bankruptcy discharges, or erases, eligible debts such as credit card bills, medical debt and personal loans. But other debts, like student loans and taxes, typically aren't eligible. And Chapter 7 doesn't offer a route to get caught up on secured loan payments, like a mortgage or auto loan, and it doesn't protect those assets from foreclosure or repossession.In some instances, a bankruptcy trustee — an administrator who works with the bankruptcy courts to represent the debtor's estate — may sell nonexempt items, meaning belongings that are not protected during bankruptcy. Nonexempt items vary according to state law.Chapter 13 bankruptcy may be better for those who don't qualify for a Chapter 7 filing, for instance, if their income is too high. And some who qualify for Chapter 7 may still choose to file for Chapter 13 because they want to retain certain assets or get caught up on their mortgage payments. However, Chapter 13 repayment plans are challenging: All disposable income after certain allowances has to be directed toward repaying debt over three to five years.See the full picture of your debtTrack your loans, card balances, and more — all together on one screen. How to Adjust Entries for a Merchandise... How to Adjust Entries for Unearned... What is the Meaning of Understated... The Definition of Nominal Ledger What Are the Parts of a Trial Balance... How to Calculate Ledger Account... How Is a Refund Recorded in Accounting? What Is Debit Advice and Credit... How to Record Credit Card Expenses... How to Write an Account Statement How to Figure Total Revenue Recorded... How to Record a Cash Withdrawal... Why Would an Accounts Receivable... Bye-Bye Incompetents The fakers, charlatans and incompetents will be purged from the IT security industry. In three years, 40% of the current gaggle of alleged security professionals will leave the industry—some to other professions, many to prison for egregious misrepresentation of their skills. By that time, the Department of Homeland Security will have mandated that all IT security professionals must pass a skills certification test run by the U.S. military academies. --Thornton May, management consultant and futurist, Biddeford, Maine XML Catastrophe In the next two years, there will be a major XML Web services security breach. The consequences will be much more severe than the defaced Web sites and stolen credit cards that caused mostly embarrassment in the early days of e-commerce. Instead, automated production lines will grind to a halt, company bank accounts will be emptied, 100-company-long supply chains will break, and the most proprietary corporate data may be disclosed. -- Eugene Kuznetsov, chairman and chief technology officer, DataPower Technology Inc., Cambridge, Mass. Attacks Get Speedier As attacks grow more professional in nature, we'll see an even greater increase in the speed of threats. For instance, "flash worms" would operate under the premise that a determined hacker could have obtained a list of all (or almost all) of the servers open to the Internet in advance of the release of the worm. Such an attack could infect all vulnerable servers on the Internet in less than 30 seconds. Protecting against these threats will require new, proactive technologies, including behavior blocking, anomaly detection and new forms of heuristics. -- Rob Clyde, CTO, Symantec Corp., Cupertino, Calif. Offshore Terrorists Next year, a "sleepers cell" terrorist group will infiltrate the offshore programming industry and be identified as the cause of a widespread worm that will have been injected in the code of a widely used software product. -- Tari Schreider, director of the security practice, Extreme Logic Inc. Atlanta New Organizational Chart Public and private companies, in large numbers, will merge physical and data security. They'll unify these two independent groups on the organizational chart and convert physical access-control systems from stand-alone systems to network-enabled systems that convert physical access activity into network data. This data about physical access will be correlated with IT activity reports to provide early detection and warning of security breaches. --Joel Rakow, partner, Tatum Partners, Los Angeles Surgical Strikes Three or four years ago, hackers were taking a haphazard, shotgun approach to Internet attacks, but now they're using their tools to penetrate very specific and lucrative targets, especially enterprise networks containing valuable intellectual property. These highly targeted attacks are on the rise, each one more intelligent and harmful than the last. By 2005, targeted attacks will account for more than 75% of corporate financial losses from IT security breaches. In the next two years, companies will need to build much stronger and more intelligent defenses around every network endpoint touching sensitive information, instead of depending on general perimeter security. -- Gregor Freund, CEO, Zone Labs Inc., San Francisco Horses and Loggers Threat By the end of 2003, Trojan horses and keystroke loggers will overtake viruses as the greatest threat to PC users. We'll see countless malicious attacks each month—and most will initially go undetected, causing companies to lose millions of dollars. This problem will be made worse by the proliferation of wireless laptops and other mobile devices, which provide hackers with a back door for infiltrating enterprise networks. -- Pete Selda, CEO, WholeSecurity Inc., Austin Stolen Fingerprints Biometrics is perceived as the ultimate in security, but what does somebody do once their bioprint is stolen? Within three years, hackers will have all sorts of scanned fingerprints, retinal patterns, etc., and these will be used to bypass biometric network security. When your credit card is stolen, you phone Visa and have a new card issued. When your bioprint is stolen, do you call God and ask for a new set of fingerprints or eyes? -- Malcolm MacTaggart, president and CEO, CryptoCard Corp., Kanata, Ontario Outdated Signatures Behavioral-anomaly-based technology will replace traditional signature-based methods to prevent damage from viruses, worms and Trojan horses over the next three to five years. -- Jeff Platon, senior director of security marketing, Cisco Systems Inc. Firing the Clueless P.T. Barnum knew that a sucker was born every minute. Since most cyber risk is directly attributable to insider activity, including the social engineering of digital dullards, a renewed focus on background checks is necessary. The chief security officer of the future, working with the HR chief, is going to find and fire digital "suckers" before their dimness puts the enterprise at risk. -- Thornton May Little Blue The SmartPrint TrueBlue, from Labcal Technologies Inc. in Quebec City, combines fingerprint biometric technology with a smart-card authentication reader. The goal of this hybrid device is to eliminate those pesky, complicated passwords. It plugs into a computer's Universal Serial Bus port. — Mitch Betts Tips From Security ExpertsStories in this report: Copyright © 2003 IDG Communications, Inc.

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