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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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Dave Ramsey's 7 Baby Steps

If you are considering filing for Chapter 7 bankruptcy, you'll need the help and expertise of a seasoned and competent bankruptcy lawyer. However, before you can file for Chapter 7 bankruptcy, you first need to pass one hurdle—the Chapter 7 means test. This test looks at your income, expenses, household size, consumer debts, and valuable...

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