

Top Five Causes for Dismissal
Pertaining to
Debtor Responsibilities/Deadlines in a
Bankruptcy Case

- **FAILURE TO OBTAIN CREDIT COUNSELING** - Credit counseling must be completed by each individual consumer debtor within 180 days prior to filing for bankruptcy through an Approved Credit Counseling Agency. The U.S. Trustee's listing of Approved Credit Counseling Agencies for the Northern District of Iowa is available within this Information Center website on the Before You File page under Credit Counseling Agencies.
- **FAILURE TO SUBMIT PAYMENT ADVICES OR COMPLETE SCHEDULES** - Payment advices, or other evidence of payment, which the debtor(s) received within the 60 days prior to filing of the bankruptcy petition must be submitted either with the petition or within 15 days. Regardless of chapter, certain schedules must be completed and filed with the petition or within 15 days of filing the petition. There is a Filing Checklist provided for each chapter in this Information Center.
- **INSUFFICIENT FILING FEES** - Be prepared to pay the Filing Fee in full required for your specific chapter at the time you file the petition. See Filing Fees on this website. Only certain forms of payment are accepted. (No personal checks or credit cards are accepted.)

It is possible to make Payments in Installments using Form B3A. If a fee is to be paid in installments, you must be an individual and must submit a signed application for the Court to consider. The signed application must state that you are unable to pay the filing fee, except in installments.

If you are unable to pay the filing fee, and are intending to file under chapter 7, you may file an Application for Waiver of the filing fee, Form B3B. To be eligible for a waiver of the filing fee, you must show to the Court that you are unable to pay in installments and that your income is less than 150 percent of the Poverty Guidelines, which can be found on the Before You File Page of this Information Center website under Poverty Guidelines.

- **FAILURE TO SATISFY MEANS TEST** - Chapter 7 debtor(s) must file Form B22A, the Statement of Current Monthly Income (CMI) and Means Test Calculation, with their bankruptcy petition. The Bankruptcy Code applies a "means test" to determine whether an individual debtor's chapter 7 filing is presumed to be an abuse of the law, requiring dismissal or conversion of the case. The debtor(s) may rebut a presumption of abuse only by a showing of special circumstances that justify additional expenses or adjustments of current monthly income.
- **FAILURE TO PROVIDE TAX RETURN TO TRUSTEE PRIOR TO FIRST MEETING OF CREDITORS** - Debtor(s) must provide the trustee with a copy of the Federal tax return for the most recent tax year ending immediately before the commencement of the case, not later than 7 days before the date first set for the first meeting of creditors.