

Debts That Are Not Typically Discharged in the Bankruptcy Process Include:

- **Debts not listed in your bankruptcy forms – If the debt is not listed on the forms and the potential creditors are not notified of the bankruptcy any debts owed to those creditors may not get discharged.**
- **Recent Credit Purchases / Cash advances - Consumer debts owed to a single creditor for luxury goods or services if they total more than \$500, and they are incurred with 90 days of filing the bankruptcy. Cash advances of more than \$750 obtained with 70 days of filing the bankruptcy are presumed to be non-dischargeable.**
- **Court-imposed fines and restitution – You cannot discharge fines, penalties or restitution that a federal, state, or local government has imposed to punish you for violating the law.**
- **Unpaid back child support and alimony debts – These debts are known as Domestic Support Obligations and debts of this kind that accrue before on or after the day of the bankruptcy is filed will not be discharged**
- **Student Loans - Typically not dischargeable unless you can prove that paying the loan would impose an undue hardship...(very difficult to prove)**
- **Some Tax Debts – Property Taxes are not dischargeable in bankruptcy. Income Taxes are not dischargeable if you did not file a return or you were intentionally avoiding your tax obligations.**
- **Debts you owe because of a civil judgment – If the judgment against you arises out of your willful or malicious acts, or for personal injuries or death caused by drunk driving.**