



CLEANSLATE MATCH · FREE GUIDE

The Means Test Prep Guide

If you're worried about the means test, this free guide helps you gather the basic information an attorney will usually want to review. It is a calm starting point, not legal advice, and it's okay if you do not understand every term yet.



A fresh start



Know your options



Protect what matters

CleanSlate Match is a free matching service, not a law firm and not your lawyer. This guide is general educational information, not legal, tax, or financial advice, and is not a promise that any debt will be erased. Bankruptcy rules vary by state and district. Always hire a licensed bankruptcy attorney and confirm the flat fee in writing before any work starts.

What this free PDF is for

The Means Test Prep Guide is a plain-language worksheet you can use before you speak with a bankruptcy attorney. It helps you organize the income and household information that may be discussed in a Chapter 7 or Chapter 13 review.

It is especially helpful if you feel overwhelmed, are new to the U.S. system, or are unsure what documents matter. The goal is not to decide your case on your own. The goal is to make your first conversation easier and more complete.

Bankruptcy rules, exemptions, and means test details vary by state and federal district, and they change over time. A licensed bankruptcy attorney in your area can explain how the rules apply to your situation.

- A simple checklist of the items people often gather for a means test review
- Plain explanations of common terms you may hear
- A space to note questions for a local attorney

Who this guide may help

This guide may help if you are thinking about consumer bankruptcy and want a clearer picture before you meet with a lawyer. It can be useful if you have credit card debt, medical bills, collection calls, a lawsuit, a

wage garnishment, or you are trying to understand whether Chapter 7 or Chapter 13 may be discussed.

It may also help if English is not your first language. The guide is written in simple words so you can review it with a family member, friend, interpreter, or attorney.

If you are unsure whether bankruptcy is the right option, that is normal. This guide is only a preparation tool, and it does not tell you what to file or what you qualify for.

- People comparing Chapter 7 and Chapter 13
- People trying to stop collections and understand next steps
- People who want to be better prepared for a free attorney match



Who this guide may help

What the means test is — in plain English

The means test is one way the bankruptcy system looks at income, household size, and certain expenses to help determine whether Chapter 7 may be available in your case. It is not the only issue, and it is not the same everywhere.

People often think the means test is only about “how much money you make,” but it can be more detailed than that. Some income is counted differently, some expenses are reviewed differently, and the result can depend on where you live and how your household is set up.

This guide helps you collect the information a lawyer may ask about, but it does not calculate eligibility or guarantee any outcome. Only a licensed bankruptcy attorney can explain how the rules apply to your numbers and your district.

- The means test is part of the Chapter 7 review in many cases
- Different states and districts may handle the details differently
- A lawyer can explain whether Chapter 7 or Chapter 13 may fit better

How to use the guide before your attorney meeting

Use the worksheet at your own pace. If you do not have every document yet, do not worry. Bring what you can find, and write down what is missing.

- 1 Gather your recent pay stubs or other income records if you have them.
- 2 List the people in your household the best you can.
- 3 Make a note of major monthly expenses, such as housing, utilities, and transportation.
- 4 Write down any important questions, like whether your home, car, or wages may be affected.
- 5 Bring the completed guide to your attorney consultation, along with any collection letters or court papers.

You do not need to share Social Security numbers, bank account numbers, full account balances, or credit card numbers with CleanSlate Match. We only collect contact details and general information so we can connect you with a licensed bankruptcy attorney near you.

- Bring the guide even if it is only partly complete
- Keep copies of court papers, garnishment notices, or foreclosure letters
- Ask the attorney to explain anything you do not understand



How to use the guide before your attorney me

What bankruptcy can and cannot do

Bankruptcy can help many people stop collection activity and get relief from certain debts, but it does not erase every debt in every case. Common debts that may survive include most student loans, recent income taxes, child support and alimony, most court fines, and debts involving fraud.

The automatic stay may pause many collection actions when a case is filed, including most lawsuits, wage garnishments, and foreclosure activity. That said, the effect depends on the type of debt, the court, and what happens in your case.

This guide is meant to help you prepare for an honest conversation with an attorney about what bankruptcy may and may not do for you. It is not a promise of debt elimination.

- Some debts are often harder to discharge than others
- The automatic stay can provide immediate protection in many cases
- A local attorney can explain the limits in your situation

Need a lawyer to review your situation?

CleanSlate Match is a free matching service, not a law firm, and not your lawyer. We help you connect with a licensed bankruptcy attorney near you so you can get specific legal advice for your area.

Most consumer bankruptcy attorneys charge a flat fee, plus the court's filing fee and a small required credit-counseling fee. The total can vary based on the chapter, the complexity of the case, and the district, so any range you hear is only an estimate, not a quote.

If you are ready to take the next step, you can get matched for free. If you want more plain-language help first, browse our guides or learn more about Chapter 7 and Chapter 13.

- Free to use
- Connects you with a licensed bankruptcy attorney near you
- No pressure, and no attorney-client relationship until you hire a lawyer



Need a lawyer to review your situation?

Common questions

Do I need to know all my numbers before I use this guide?

No. Bring what you have, and mark what you still need to find. A bankruptcy attorney can help sort out the missing pieces and explain what matters most.

Will this guide tell me if I qualify for Chapter 7?

No. It helps you prepare for the conversation, but it cannot determine eligibility. The means test rules vary by state and district, and a licensed attorney should review your situation.

Does bankruptcy erase every debt?

No. Bankruptcy can help with many debts, but some usually survive, such as most student loans, recent income taxes, child support, alimony, most court fines, and fraud-related debts. Results depend on the case.

Is CleanSlate Match a law firm?

No. CleanSlate Match is a free matching service that connects people with licensed bankruptcy attorneys. We do not give legal advice or file bankruptcy for you.



Get matched, free — [cleanslatematch.com/get-](https://cleanslatematch.com/get-matched)

Ready for the next step? Get matched, free, with a licensed bankruptcy attorney near you at cleanslatematch.com/get-matched. You compare attorneys, choose who to hire, and confirm the flat fee before any work starts. CleanSlate Match never charges you and never takes a share of any attorney's fee or of your debt.