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1. always tell the truth. 2. use the power of cash. 3. understand and use "walk-away power". 4. don't talk too much. 5. use the phrase

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"that's not good enough". 6. watch out for the good guy, bad guy technique. 7. use the "if I" take away technique. big ideas for chapter 7 (3) 1. it's okay to negotiate.

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ANSWER: A Chapter 7 bankruptcy is what most people think of when they think of bankruptcy. It's a total bankruptcy. It's a total bankruptcy. It's the atomic bomb dropped on the deal.

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So, while Chapter 7 bankruptcy usually forgives most of your debt, Chapter 13 bankruptcy basically reorganizes it. You'll get a court-approved monthly payment plan to pay back some of your unsecured debt and all of your secured debt over three to five years. The monthly payment amounts are based on your income and how much debt you have.

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