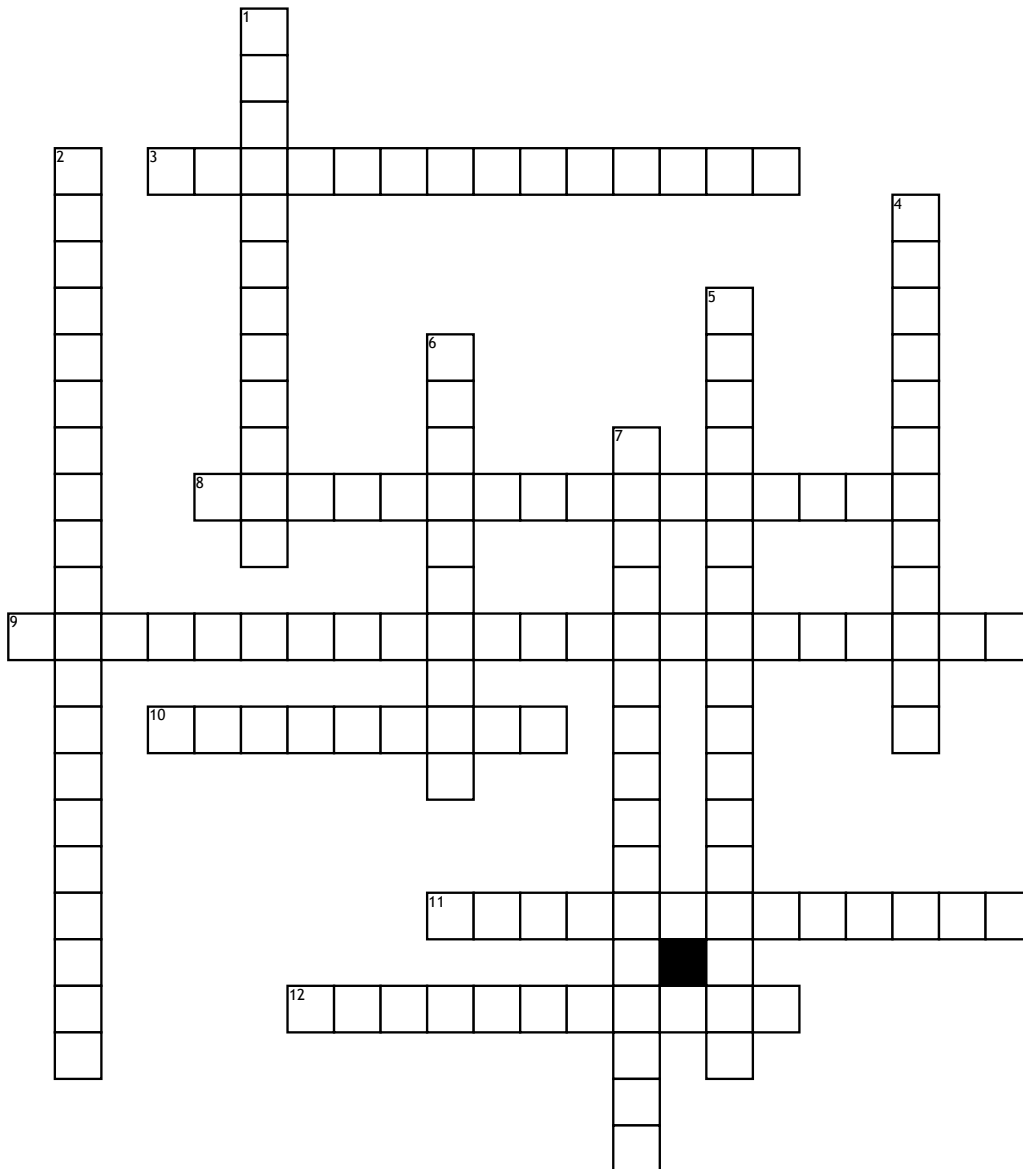


Bankruptcy



Across

- 3.** A bankruptcy method that allows the reorganization of the debtor's financial affairs under the supervision of the bankruptcy court
- 8.** Income that is determined by taking the debtor's actual income and subtracting expenses for a typical family the same size as the debtor's family, as determined by government tables
- 9.** An agreement entered into by a debtor with a creditor prior to discharge, whereby the debtor agrees to pay the creditor a debt that would otherwise be discharged in bankruptcy
- 10.** Court order that relieves a debtor of the legal liability to pay his or her unpaid debts that were not required to be paid and remain unpaid in the bankruptcy proceeding

11. The suspension of certain legal actions by creditors against a debtor or the debtor's property

12. The debtor's nonexempt property is sold for cash and the cash is distributed to the creditors, and any unpaid debts are discharged

Down

- 1.** A document required to be filed by a creditor that states the amount of his or her claim against the debtor
- 2.** A secured creditor where the value of the collateral securing the secured loan is less than the creditor's secured interest
- 4.** For bankruptcy purposes, Debts incurred by an individual for personal, family, or household purposes
- 5.** A petition filed by a debtor to begin a bankruptcy proceeding

6. The goal of federal bankruptcy law to grant a debtor relief from some of his or her burdensome debts while protecting creditors by requiring the debtor to pay more of his or her debts than would otherwise have been required prior to the 2005 act

7. A bankruptcy rule that if a debtor's median family income is at or below the state's median family income for a family the same size as the debtor's family, the debtor can receive Chapter 7 relief