

# Rights of Debtors

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## **IMPORTANT NOTICE**

Read this information before using any part of this publication.

This booklet is a general summary of the law. It is not meant to completely explain the subjects in this booklet. **It is not a substitute for legal advice.**

The information in this booklet was correct as of the date it was printed (see the back cover). The laws may have changed. **Do not assume that the information in this booklet is now correct.**

You should see a lawyer to get complete, correct, and up-to-date legal advice. Do not rely on the general information in this booklet for your specific case.

If you need a lawyer but can't afford one, contact Iowa Legal Aid. You may be able to get free legal help. Call or write Iowa Legal Aid using the contact information on the back cover.

**As you read this booklet, remember it is not a substitute for legal advice.**

# Table of Contents

<b>Introduction</b> .....	5
---------------------------	---

## **Debt Collection Methods**

- How can I protect myself from harassment by debt collectors? .....5
- What are the limits of a cease and desist letter? .....5
- What are the types of conduct of debt collectors that are illegal?.....5
- What makes certain conduct illegal? .....7
- What can I do if the debt collector keeps harassing me? .....7

## **Car Repossession**

- What rules are there in the repossession process? .....7
- If I can't afford to have my car anymore, can I just give it back?.....8
- What happens if my vehicle is repossessed or if I give the car back? .....8

## **Being Sued by a Debt Collector**

- Can a debt collector start taking money from me right away? .....8
- What is the process of going to court on a lawsuit?.....8
- What are my responsibilities in a court case filed against me? .....8
- Are there any defenses to a debt collection lawsuit?.....9

## **Debt Collection Issues After Judgment Is Entered**

- What happens when a debt collector gets a judgment against me?.....9
- How can a debt collector take my property to pay off the judgment? .....9
- Should I try to work out a payment plan with the debt collector? .....9
- What is a Debtor's Examination? .....10
- What should I do if I get a notice of a debtor's examination? .....10
- What should I bring to the debtor's exam? .....10
- Can the debt collector take things from me at the debtor's exam? .....10

## **Limits on Garnishment and Execution**

- What are the limits on a debt collector taking my things? .....10
- What are the limits on taking income? .....11
- What are the limits on how much money from my bank account can be taken? ....13

## **Ways to Lower or Stop Garnishment**

- How do I ask the court to return the money the debt collector took? ..... 13
- Even with exemptions, I am still really struggling with my garnishment or payment plan. What can I do?..... 13
- What happens when there is more than one debt collector garnishing me? ..... 14
- What if there are two of us who owe the same debt? ..... 14
- Can my employer legally fire me because my wages are garnished? ..... 14

## **Satisfaction**

- What happens when I pay off the judgment? ..... 14

## **Bankruptcy**

- My debts are so overwhelming. Should I think about bankruptcy?..... 14
- What Are the Advantages and Disadvantages of Filing a Chapter 7 Bankruptcy? ..... 14
- I own my own home. Will I be able to keep it after I file bankruptcy? ..... 14
- I own a car. What will happen to it if I file for bankruptcy?..... 14

# Introduction

This booklet gives basic details on a debtor's rights in consumer debt cases. This booklet does not cover the laws on collecting alimony, child support, or tax debt. It also does not cover debt owed to the state because of criminal charges, court appointed attorney fees or court filing fees. The information in this booklet is general and does not take into account your particular situation. You may want to contact a lawyer for specific legal advice.

## Debt Collection Methods

If you get behind on a debt, you will likely receive letters, calls, texts, or emails from the debt collector. Debt collectors make money by buying debt and then trying to collect it. Some debt collectors may be rude, demanding, and say they do not care about a person's individual problems that led to the non-payment.

### **How can I protect myself from harassment by debt collectors?**

A debt collector should not harass you by mail, telephone, email, texts, or in any other way. Harassment includes (but is not limited to):

- Yelling at you or calling you names over the telephone;
- Calling you numerous times each day or each week. Calling more than 7 times within a 7 day period or calling within 7 days after having a phone conversation about the debt is presumed to violate the law; or
- Calling at strange times such as early in the morning or very late at night.

If a debt collector is harassing you, you can send a cease and desist letter (See page 6). You may explain in your letter why you are not able to pay the debt or if you believe you do not owe the debt. Once the debt collector receives this letter, they should only contact you one more time to let you know that they got your letter and what they plan to do with your account. You may also keep getting monthly statements from the debt collector.

A cease and desist letter should stop the harassment. If the debt collector continues to harass you, this could be illegal. Keep track of when the calls come in, but you do not have to talk to the debt collector when they call. You can hang up at any time.

Debt collectors must follow some rules if they contact you on social media. They have to keep the message private, must identify as a debt collector, and must give you a way to opt out of the communication.

### **What are the limits of a cease and desist letter?**

A cease and desist letter does not get rid of the debt or prevent a debt collector from suing you. The cease and desist letter does not prevent the debt collector from sending you court papers.

See sample cease and desist letter on page 6.

### **What are the types of conduct of debt collectors that are illegal?**

Debt collectors should not try to collect a debt by using threats or coercion, meaning using pressure to force a debtor to pay or make a payment plan. A debtor's privacy has to be protected. This is why it is illegal for a debt collector to:

- Accuse a debtor of a crime;
- Threaten to harm people or property;
- Tell a debtor he can go to jail for non-payment;

- Call the debtor's employer after being told to stop making those calls;
- Lie about who they work for;
- Lie about the amount of a debt;
- Lie about whether a court action has been filed;
- Send papers made to look like court documents but are not official court papers;
- Tell someone other than the debtor about the debt or threaten to tell others.

### Sample Cease and Desist Letter

Date: \_\_\_\_\_

To: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (Collection Agency's Name and Address)

RE: \_\_\_\_\_  
 (Debt Collector's Name and Your Account Number)

**NOTICE TO CEASE COMMUNICATIONS**

Dear Debt Collector:

You are hereby notified to immediately cease all communications with me regarding the collection of a debt. This includes any communication by telephone, mail, or any other medium to either my home or place of employment.

\_\_\_\_\_ I am financially unable to repay the debt at this time.  
 \_\_\_\_\_ I do not think that I owe this debt because:  
 \_\_\_\_\_ The product was defective  
 \_\_\_\_\_ I never received the product or service  
 \_\_\_\_\_ I have already paid  
 \_\_\_\_\_ I was improperly charged  
 \_\_\_\_\_ The debt is not enforceable

\_\_\_\_\_ (reason)

\_\_\_\_\_ (other)

\_\_\_\_\_ I choose not to provide an explanation as to why I am not repaying the debt at this time.

Any further contact by you would be a violation of the Fair Debt Collection Practices Act and could result in a judgment against you for actual or statutory damages plus attorney fees.

Sincerely,  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (your name and address)

## What makes certain conduct illegal?

There are state and federal laws that protect consumers who owe a debt from being harassed by debt collectors. If a debtor has sent a debt collector a cease and desist letter and the debt collector continues to call the debtor, this could violate the debt collection laws. This is what the court refers to as a “debt collection violation.” A debtor can raise a debt collection violation as a defense or claim in a collection lawsuit. If the court finds that the debt collector violated the law, the court can award damages to the debtor.

There are time limits under Iowa law for filing a lawsuit to collect on a debt. If the debt is based on an unwritten contract (like many credit cards), the time limit is five years from the date of the last payment or charge on the card, whichever is more recent. If the debt is based on a written contract, the time limit is ten years from the date you made the last payment or broke the contract. If a debt collector files a lawsuit after these times, or even threatens to file one, this is a violation of debt collection laws.

## What can I do if the debt collector keeps harassing me?

A debtor can call the Iowa Attorney General’s Office, Consumer Protection Division about the harassment. The Consumer Protection Division has the power to investigate complaints and try to settle disputes. You can reach them at [www.iowaattorneygeneral.gov/for-consumers](http://www.iowaattorneygeneral.gov/for-consumers) or 1-888-777-4590.

You can also file a complaint with the Consumer Financial Protection Bureau. You can submit a complaint with the CFPB online at <https://www.consumerfinance.gov/complaint> or by calling (855) 411-CFPB (2372).

If the debtor has kept track of the letter they send to the debt collector and the violations that happened at least 3-4 days after the letter was sent, a debtor could also bring a lawsuit against the debt collector on his own if the harassment continues. A lawsuit can ask for a court order for the debt collector to stop and ask for money to be paid to the debtor as damages. You should talk to an attorney before filing a lawsuit against the debt collector since there could be other consequences of filing a lawsuit.

# Car Repossession

If a person buying a car borrows money from a lender to pay for it, the lender usually gets a “security interest” in the car. This security interest remains on the car until the lender has been paid in full for the car. So, if the buyer stops paying on the car loan, the lender will likely try to take back their car in a process called “repossession.”

## What rules are there in the repossession process?

- Before a commercial lender can repossess a car, they have to give the buyer a 20 day notice to cure.
  - ◆ This means that you have the chance to pay the amount owed and get back on track with payments.
  - ◆ Only after you receive this notice and fail to act on it can the car be repossessed.
- The lender cannot break into a garage or structure to repossess the vehicle.
- The lender cannot disturb the peace in taking the vehicle.
- The lender should not break the law to find or secure the vehicle.
- The buyer can sell the vehicle, but only if she can pay the lender the whole balance due on the vehicle.

## **If I can't afford to have my car anymore, can I just give it back?**

If you turn in a car voluntarily, there would usually not be a repossession fee since the car was not repossessed. However, the lender will try to get from you any money still owed on the loan. When you buy a car, you sign a contract saying you would pay that amount of money to the lender. Returning a car is not like returning merchandise from a store. With a car, you will still have to pay on the loan if you return the car. If you cannot, then the lender has the right to sue you for the rest of the money owed on the loan. If the lender doesn't follow the rules for repossession, the debtor sometimes has a defense in court in this kind of lawsuit.

## **What happens if my vehicle is repossessed or if I give the car back?**

The lender will send the vehicle to a public or private auction. The lender should publish notice of this auction. You have the right to go to the auction and bid on the vehicle. The price paid for the vehicle at auction will be subtracted from the amount due on the loan. The original buyer will owe the lender for any money still owing on the loan. The lender can sue the buyer in court for the remainder of money left on the loan. If the lender doesn't follow the rules for repossession, the debtor sometimes has a defense in court in this kind of lawsuit.

# Being Sued by a Debt Collector

There is a process that consumer debt collectors should follow that starts with a court action.

## **Can a debt collector start taking money from me right away?**

Usually, no. In most cases of consumer debt, a debt collector cannot even consider taking a debtor's money until they file a case in court. Then, they have to put on evidence to prove they should win the case against the debtor. If a judge finds in favor of the debt collector, a court order is issued, called a "judgment." The judgment tells the debtor that a certain amount of money is owed to the debt collector. It also allows the debt collector to recover the money from the debtor. One exception to this is if a debtor owes a bank where he also has a bank account. The bank can in many cases take the money in the account to pay the debt. This is why it is usually not a good idea to borrow from a bank where the debtor has an account.

The debt collector can ask you to make a payment arrangement with their company. You can agree to this prior to the debt collector filing in court, but only if you choose to do so. There is no enforceable obligation to pay until the court has issued a judgment against you.

## **What is the process of going to court on a lawsuit?**

Once a debt collector files a case in court against a debtor, they have to have the debtor served with the court papers. Service can be by the sheriff's department, a process server, or possibly certified mail (depending on the case). You should accept service right away because it gives you notice of a court case that is filed against you. Trying to avoid service will only help the debt collector, not you.

## **What are my responsibilities in a court case filed against me?**

Once you are served with the paperwork, you will have 20 days to file an Answer, or response to the papers the debt collector filed. Depending on the case, you may receive an Answer form with the paperwork. Even if you don't get a form, you will need to file a paper responding to the claim. If you get a form, you can agree or deny the claim. If you want to be heard in court on the matter, you should deny the claims in



the debt collector's court papers. If you deny it and the case is in small claims court, the court will set the matter for hearing. To be heard, you must appear at the court hearing. If you do not appear, the court will find against you by default.

If the case is in district court (claims must be for more than \$6,500), the debt collector may file other papers in court or send you requests for information. You will need to respond to these documents and show up in court, or the court may find against you by default.

### **Are there any defenses to a debt collection lawsuit?**

Debt collectors need to show more than your name and address and a dollar amount you owe. The debt collector probably needs to show how it came to own the debt, how the amount owed was calculated, that the required written notices were given to you and the debt isn't too old to collect. You may also be able to countersue the debt collector for harassment or not being truthful in connection with collecting the debt, a repossession that doesn't follow the rules laid out in this booklet, and other illegal behavior.

## **Debt Collection Issues After Judgment Is Entered**

### **What happens when a debt collector gets a judgment against me?**

A debt collector can try to take your property to pay the judgment. An involuntary collection is called an "execution." One type of execution is garnishment. Garnishment can be done by taking money out of the debtor's wages or by taking the debtor's bank accounts or other property that is eligible to be garnished. There are limits on what a debt collector can take.

### **How can a debt collector take my property to pay off the judgment?**

The first step is for the debt collector to ask the Clerk of Court to issue a "Writ of Execution." This paper is given to the sheriff's department. The sheriff's department can then take only property that qualifies for execution. If the sheriff's department knows certain property is exempt, the sheriff's department should not take that property. The sheriff's department then gives the property to the debt collector and/or sells it at a "Sheriff's Sale" to pay off the judgment. You should receive notice of your right to a hearing as to whether any of your property is "exempt" or protected from being taken. See next page on "Limits on Garnishments and Execution."

### **Should I try to work out a payment plan with the debt collector?**

That depends on your income.

- If your income is high enough that a debt collector could garnish your wages (see the section on limiting garnishments) and you want to prevent a garnishment of your wages, setting up a payment plan with the debt collector is a good idea.
  - ◆ This allows you to decide how much per month you can afford to pay on the debt.

- If your income is high enough that your wages can be garnished but you cannot afford a payment plan, then it would not be a good idea to set up a plan that you cannot afford to pay.
  - ◆ If the debt collector tries to garnish your wages, you can use one of the remedies in the next section to ask the court to reduce the garnishment amount.
- If your income is exempt from garnishment, then there is no need to set up a payment plan, as you have limited income and need that money for necessities.

### **Note:**

Do not give the debt collector your bank account number or they will then have access to all the money in your bank account.

## **What is a Debtor's Examination?**

The debt collector who gets a judgment against you may schedule a Debtor's Exam. Before asking the court for a debtor's exam, the debt collector must have tried without success to collect on the debt. A debtor's exam is a way for the debt collector to find out what property or assets you have that can be used to pay on the judgment. At a debtor's exam, both the debtor and the debt collector will appear in court. The debt collector or their attorney may question you under oath about your property and assets.

## **What should I do if I get a notice of a debtor's examination?**

If you get notice of a debtor's exam, **you must appear in court for it.** The notice to appear at the debtor's exam is a court order. There are no debtor's prisons in the United States, so you will not be arrested at the debtor's exam. However, you could be arrested for ignoring the court order about going to the debtor's exam. If the court believes that you are planning to leave the state or that you are hiding to avoid getting the notice of a debtor's exam, the judge may issue an arrest warrant to bring you to the court for the examination.

## **What should I bring to the debtor's exam?**

The debt collector may ask you to bring documents that show proof of your income such as: bank statements, tax documents, and pay stubs. It is important that you bring all of the requested information that is available to you.

## **Can the debt collector take things from me at the debtor's exam?**

If you bring money or valuable jewelry to the debtor's exam, the judge may order you to give it to the debt collector to pay on your judgment. If this happens you can object to this. You may be able to claim some or all of the money or jewelry as exempt. See discussion about exemptions below.

# Limits on Garnishment and Execution

## **What are the limits on a debt collector taking my things?**

Much of your property and income is protected against collection. Iowa law puts limits on what property may be taken to pay for a debt. These limits are called exemptions. If something is exempt, it cannot be taken. Some income and property is exempt from garnishment and execution. If the property or asset is exempt it cannot be taken by a debt collector. Exempt property includes: your home, household goods

and clothes worth up to \$7,000, one motor vehicle up to \$7,000 value, wedding or engagement rings, and \$1,000 cash on hand. Most of the important exemptions are:

<b>Property</b>	<b>Dollar(\$) Limitation</b>
Homestead (house and surrounding land used and occupied by the debtor and his/her family) NOTE: This exemption does not apply if you have given a voluntary mortgage of the house to a bank, credit union, or other party and a foreclosure is pending.	Not to exceed one-half acre within a city or 40 acres outside a city no dollar limit imposed.
All clothing and suitcases of the debtor or debtor's dependents kept for actual use, household furnishings, musical instruments and household goods which include cameras, tvs, and compact disc players.	\$7,000
Books, portraits, and paintings.	\$1,000
Burial plot not exceeding one acre.	None
Professionally prescribed health aids for the debtor or a dependent of the debtor.	None
One motor vehicle	Not to exceed \$7,000 in value (Use current resale value, in other words, not what you paid but what you would get by selling the property now.)
If not a farmer, the tools of trade of the debtor or dependent.	\$10,000
If a farmer, any combination of implement, equipment, livestock, and feed for livestock.	\$10,000
A wedding or engagement ring owned and received by the debtor on or before the date of the marriage.	None
Cash, bank deposits or any other personal property not otherwise provided for.	\$1,000
Cash value of a life insurance policy if beneficiary is spouse or dependent.	\$10,000 if purchased within 2 years of the execution. Unlimited if purchased more than 2 years before the execution.
Social Security, unemployment, public assistance, veterans, or disability benefits.	None
Alimony and support.	To the extent reasonably necessary for support of debtor and dependents.
Most retirement accounts (401K, IRA, pensions)	Most of the time, all of these funds are protected.

## **What are the limits on taking income?**

Some income is protected from garnishment: Social Security benefits, veterans benefits, unemployment benefits and workers compensation, child support, and public assistance. This means debt collectors cannot take this money to pay off the debt. If a debt collector takes this type of income, you should talk with an attorney right away about what you can do to get the court to release the money back to you.

There are also limits on how much employment income a debt collector can take. The first limit is on what they can take from your earnings in one year:

<b>Expected Earnings Calendar Year</b>	<b>Limit on Wage Garnishment per Calendar Year for each Debt Collector with a Judgment</b>
\$0-\$11,999	\$ 250
\$12,000-\$15,999	\$ 400
\$16,000-\$23,999	\$ 800
\$24,000-\$34,999	\$ 1500
\$35,000-\$49,999	\$ 2000
Over \$50,000	10% of expected earnings

The second limit is the total amount that can be garnished per pay period. This limit depends on the type of debt on which you were sued. For purposes of wage garnishment limits, debts are either “consumer debts” or “non-consumer debts.”

- A consumer debt is a debt: (1) for a personal or family purpose, not a business reason; (2) for which you are charged interest, or a finance charge, or you pay in installments; and (3) for less than a certain amount of money:
  - ◆ Debts before 2014 -- \$25,000;
  - ◆ Debts in 2014 -- \$53,500;
  - ◆ Debts in 2023 -- \$66,400 (amount can change each year).

Common consumer debts are credit cards and car loans. In a consumer debt, the debt collector can only take the lesser of 1) 25% of disposable earnings or 2) the amount by which disposable earnings exceed 40 times the minimum wage.

- A non-consumer debt is everything that is not a consumer debt.
  - ◆ In a non-consumer debt, the debt collector can only take the lesser of 1) 25% of disposable earnings or 2) the amount by which disposable earnings exceed 30 times the minimum wage.

The chart below has the amounts that a creditor can take for different pay periods. The amounts are different if it is a consumer or a non-consumer debt. The amounts represent disposable income. “Disposable Income” is your earnings (the amount of money you get paid for work) minus social security (FICA), federal withholding, state withholding, and anything else required to be withheld by law.

If the debt is a consumer debt, the following chart shows what the creditor can take:

<b>Weekly disposable income from wages</b>	<b>Weekly Maximum Garnishment</b>
Less than \$ 290	\$ 0
\$ 291 to \$ 386.66	Your disposable wages minus \$ 290
More than \$ 386.66	25% of your disposable wages

If the debt is a non consumer debt, the following chart shows what the creditor can take:

<b>Weekly disposable income from wages</b>	<b>Weekly Maximum Garnishment</b>
Less than \$ 217.50	\$ 0
\$ 217.50 to \$ 290	Your disposable wages minus \$ 217.50
More than \$ 290	25% of your disposable wages

## **What are the limits on how much money from my bank account can be taken?**

The first limit applies to wages deposited in a bank account. The limit on wage garnishment also applies for 90 days after the date you deposit your paycheck. So, if only \$11 of your wages could have been garnished when you were paid, only \$11 could be garnished from your bank account if you deposited your paycheck in the bank.

A second limit is that the money in the bank cannot be garnished at all if it could not originally be garnished. For example, veteran's benefits, Social Security, Supplemental Security Income (SSI), and unemployment benefits cannot be garnished. As a result, if you deposit any of these funds in a bank, the money cannot be garnished. A federal regulation provides more protection for Social Security, SSI, and veteran's benefit funds that are direct deposited into an account. Banks that receive garnishment notices from debt collectors must look at the account to make sure that those direct deposited federal payments, made within the last 60 days, are not frozen and are protected from garnishment. After making the review, the bank has to send you a notice telling you what amounts are protected and what amounts can be taken. These rules don't apply to a federal payment you receive by check that you then deposit into the bank.

A third possibility is to claim the \$1,000 cash exemption that you can use to protect cash or money in bank accounts. \$1,000 anywhere it is located, whether in your wallet or in a bank account, is protected from debt collectors.

# Ways to Lower or Stop Garnishment

## **How do I ask the court to return the money the debt collector took?**

You must file a written "Motion to Quash" telling the court that the property being garnished is exempt and should be released. In the Motion, you need to explain why you think the property or wages should not be garnished. The court will schedule a hearing and give you a chance to tell why you think the property or money should not have been garnished. There is a "Motion to Quash" form available on the Iowa Judicial Branch website under Small Claims.

## **Even with exemptions, I am still really struggling with my garnishment or payment plan. What can I do?**

You can file a Motion asking the court to reduce the garnishment amount because it is a hardship for your family. The Clerk will not charge you any fee to file the application. Then there will be a court hearing set. You will need to bring in your pay stubs, monthly bills for necessities, and show how much is being garnished. To decide whether to reduce the garnishment, the judge will look at these factors:

- The age, number, and circumstances of the dependents of the judgment debtor;
- Current federal poverty guidelines;
- The judgment debtor's maintenance and support needs;

- The debtor’s other financial obligations;
- Other relevant information;

If the court believes it is fair to reduce the amount of the garnishment, the judge will issue a new order with the new amount to be garnished.

### **What happens when there is more than one debt collector garnishing me?**

If you have two debt collectors that have a judgment against you, both debt collectors can garnish your wages or property at the same time. Both garnishments together cannot be greater than the limitations per pay period. However, each debt collector that has a judgment against you can take up to the yearly limit.

### **What if there are two of us who owe the same debt?**

If two people are sued for the same debt, usually both of you are “jointly and severally liable” to pay on the judgment. The debt collector can collect either from both of you or can go after one of you for the entire amount of the debt. The limitations explained earlier apply to each person, but not to each debt. That means the debt collector may garnish the full yearly amount from both debtors.

### **Can my employer legally fire me because my wages are garnished?**

No. The law prohibits an employer from firing an employee just because their wages are being garnished. You should see a lawyer if you are fired because your wages were garnished.

## Satisfaction

### **What happens when I pay off the judgment?**

The debt collector needs to file a written “Satisfaction of Judgment” at the Clerk’s office. The Clerk of Court has forms for small claims. This is a written statement saying that judgment is fully paid (or “satisfied”). If a satisfaction is not filed within a certain time of the judgment being paid off, the creditor may have to pay a penalty.

## Bankruptcy

### **My debts are so overwhelming. Should I think about bankruptcy?**

In deciding about bankruptcy, you need to think about whether you are “collection proof.” That means your income and property are exempt from collection. Many of those protections were set out on prior pages. If you are collection proof, it might not be a good time to file bankruptcy. But if bankruptcy is a possibility for you, the following is information you should think about.

There are a few different types of bankruptcies. For individuals, the most common are Chapter 7 or Chapter 13.

CHAPTER 7 - A Chapter 7 bankruptcy is designed to help people who can no longer afford to pay off the debt they have incurred and need a fresh start. Filing a Chapter 7 bankruptcy stops collection efforts and completely wipes out most debt. Some types of debts are not discharged in bankruptcy and these will be described under Disadvantages below.

CHAPTER 13 - Chapter 13 bankruptcy is intended for the use of anyone who has a regular source of income who either can't qualify for a Chapter 7 because their income is too high or they need to file Chapter 13 to cure a default on a home mortgage or has nonexempt property that may be taken in a Chapter 7. In a Chapter 13 bankruptcy the debtor generally keeps paying his/her house payments and car payments and pays to a Chapter 13 trustee a specified amount of money per month to be distributed to creditors. These payments continue for a period of time, generally from three (3) to five (5) years. If your income is above the state's median income, you may have to file a Chapter 13 bankruptcy.

## **What Are the Advantages and Disadvantages of Filing a Chapter 7 Bankruptcy?**

### Advantages:

- Discharge of most debts.
- Creditor actions STOP. Actions such as repossessions, garnishments, foreclosures, utility shutoffs and evictions must stop immediately after the petition is filed.
- Protection of exempt property from creditors who have sued you and won in court (they have a judgment against you). Exempt means that it is protected by the law and creditors and debt collectors cannot take it from you. See pages 10-11 for a list of property exempt under Iowa law.

### Disadvantages:

- Some of your biggest debts will probably not go away. These include alimony and child support, restitution and criminal fines and some student loans. Also, a Chapter 7 bankruptcy can only delay a foreclosure but it cannot prevent the foreclosure from occurring. Also, debts obtained after you file are not discharged.
- Possible negative impact on credit rating and reputation. The bankruptcy will show up on your credit report for ten years.
- Will NOT necessarily improve your financial situation. A Chapter 7 bankruptcy only deals with debts that arose before the time of filing the petition. Debts which arise after the filing are not covered. If you are likely to continue to have money problems in the future, you may want to wait. You can only file a Chapter 7 bankruptcy every eight years.

## **I own my own home. Will I be able to keep it after I file bankruptcy?**

If you own the home you live in and you live in Iowa, your home will probably be considered a homestead and will be exempt property. That means the trustee cannot take your home. There is an exception that doesn't apply to a lot of people and not discussed here.

However, most people owe money on their home to a bank, credit union, etc. This means the creditor probably has a mortgage against that home. The mortgage itself is not wiped out by the bankruptcy proceedings. If you are able to continue paying your mortgage payments on a timely basis, you may be able to keep it by keeping current on your payments.

## **I own a car. What will happen to it if I file for bankruptcy?**

The rules for how a car is treated in a bankruptcy proceeding are about the same as the rules for a house. If the car qualifies as exempt property, you can keep it. If you owe money on it to a creditor who helped you buy a car and now has a lien on it, you may be able to keep it by just staying current on the payments. Talk with your attorney about your options.



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by

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