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It's also important to know that bankruptcy doesn't clear student loans, government debts (taxes, fines or penalties), reaffirmed debt

(where you recommit to the terms of a current loan), child support or alimony. So, if those are your only debts, bankruptcy isn't the path for you. What Are the Types of Bankruptcies?

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A chapter of the Bankruptcy Code that provides for

liquidation (sell for cash) of the debtor's assets in order to repay the creditors. Certain assets or aggregate value of assets of the debtor may be exempt (they don't have to sell) based on state law.

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