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Chapter 13 bankruptcy is also called a wage earner's plan. It enables individuals with regular income to develop a plan to repay all or part of their debts. Under this chapter, debtors propose a repayment plan to make installments over a period of three to five years. Chapter 13 bankruptcy allows you to propose a repayment plan to the court and creditors learn about qualifying and filing for chapter 13 bankruptcy. Chapter 13 is a form of bankruptcy that allows debtors to restructure their debts and pay them off over a period of three to five years under court supervision. Filing for chapter 13 bankruptcy allows you to restructure overwhelming debts under the supervision of a federal court setting up a repayment period of three to five years.

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