#### **Business Law Final Exam Study Outline**

- Do not assume that a topic won't be on the test just because we didn't talk about it in class.
- This outline is only intended to provide a general overview of some, but not all of the concepts we discussed thus far.
- This outline is not comprehensive, and YOU are ultimately responsible for identifying relevant material to study.
- Rely on the textbook, class materials/activities, and your lecture notes for a well-rounded studying experience.
- The final exam is semi-cumulative with heavier emphasis on post-Test 3 material
- I. Chapter 31: Bankruptcy
  - a. Purpose of 2005 Reform Act: require more consumers to pay as many debts as possible and prevent fraud
  - b. Bankruptcy goals:
    - i. Protect debtor by giving them a fresh start without creditors' claims
    - ii. Ensure equitable treatment of creditors who are competing for debtor's assets
  - Property exempted from bankruptcy (federal list):
    - Portion of equity in debtor's home (homestead exemption)
    - ii. Motor vehicles up ta certain value
    - iii. Reasonably necessary household goods
    - iv. Pensions
    - v. Portion of unpaid but earned wages
  - d. Chapter 7: liquidation proceedings
    - Type
    - Who can file
    - iii. General petition requirements petition must contain:
      - List of creditors and amount of debt owed to each
      - 2. Statement of debtor's financial affairs
      - 3. List of all property owned
      - 4. List of current income and expenses
      - Certificate of credit counseling
      - Proof of payments received from employers
      - Itemized statement of monthly income
      - Previous tax returns
    - iv. Means Test abuse prevention: court may dismiss petitions for substantial abuse or failure to pay domestic support obligations (if debtor has violent or drug crime conviction, victim can file motion to dismiss) – law provides "means test" to determine eligibility
    - v. Voluntary vs. Involuntary Bankruptey
      - 1. Voluntary: before debtor files a petition, must receive credit counseling
      - 2. Involuntary: debtor's creditors force debtor into
        - a. Requirements:
          - If debtor has 12 or more creditors, 3 or more creditors having unsecured claims total at least \$15,321 must join the petition
          - If debtor has fewer than 12 creditors, 1 or more creditors having claim totaling \$15,325 or more may file

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