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Money you can blow; need a little bit of wiggle room. Unexpected events or items are going to come up, so you need some money for it; need to account for every penny. Why does your income minus outgo total need to total up to zero? Because you will end up spending the money and you will not know where it went. Need to account for every penny.

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Chapter 7 and Chapter 13 bankruptcy are two very different legal options with different potential consequences, but both can help borrowers who are over their heads in debt. Chapter 7 bankruptcy, also known as a liquidation, is a legal option that can help you clear some or all of your debt.

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