

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
 - c. Property exempted from bankruptcy (federal list):
 - i. Portion of equity in debtor's home (homestead exemption)
 - ii. Motor vehicles up to certain value
 - iii. Reasonably necessary household goods
 - iv. Pensions
 - v. Portion of unpaid but earned wages
 - d. Chapter 7: liquidation proceedings
 - i. Type
 - ii. Who can file
 - iii. General petition requirements – petition must contain:
 - 1. 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
 - 5. Certificate of credit counseling
 - 6. Proof of payments received from employers
 - 7. Itemized statement of monthly income
 - 8. 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 Bankruptcy
 - 1. Voluntary: before debtor files a petition, must receive credit counseling
 - 2. Involuntary: debtor's creditors force debtor into
 - a. Requirements:
 - i. If debtor has 12 or more creditors, 3 or more creditors having unsecured claims total at least \$15,321 must join the petition
 - ii. If debtor has fewer than 12 creditors, 1 or more creditors having claim totaling \$15,325 or more may file

Business Law Final Exam Study Guide

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Business Law Final Exam Study Guide:

Study Guide for Fundamentals of Business Law Summarized Cases Roger LeRoy Miller, Gaylord A. Jentz, 2006-09
The Study Guide features chapter by chapter review with the following for each chapter of the text learning objectives a brief introduction a chapter outline true false questions fill in questions multiple choice questions short essay problems answers in the Instructor's Manual and Issue Spotters Answers to all questions and Issue Spotters can be found at the end of the Study Guide
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