

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

Roger LeRoy Miller, Gaylord A. Jentz



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