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*If student loan debt can be considered non-consumer, then someone with a large amount of student loan debt may be able to file for Chapter 7 bankruptcy without worrying about the means test. The question of whether student loan debt is consumer or non-consumer*

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*is an open question in many bankruptcy courts, with judges looking at a variety of factors to decide on a case-by-case basis.*

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EQUiTY Use the information below to fill out  
a consumer equity form for each family, then  
answer the questions. Family A Occupation:*

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*Nurse and Sales Income: \$105,000 combined  
Property: Owns a house appraised at \$224,000  
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