

# Bankruptcy Date Calculator

## NCLC Bankruptcy Date Calculator

### Amounts effective 4/1/2019

The Bankruptcy Code specifies several time periods relating to certain prepetition events that may control fundamental aspects of a bankruptcy case, such as the availability of the automatic stay, the ability to claim exemptions, and the right to a discharge. In some cases, these time periods may affect the debtor's decision when to file bankruptcy.

This Date Calculator can assist attorneys in approximating the application of these time periods based on a projected filing date. Enter a filing date and the Calculator automatically lists twenty-four key look-back dates, before or after which dates specified events must, or must not, have occurred.

To use the Calculator, click in the filing date field and enter a date or select a date from the pop-up calendar. Then click the Calculate button. The Date Calculator will accept most common date formats. Javascript must be enabled in your web browser.

*Disclaimer:* This program is not intended to be a substitute for an attorney's exercise of independent judgment and analysis in advising a client. Moreover, the method for counting how days are calculated for a particular look-back period may depend upon the precise wording of a statute and its construction by the courts. Thus, attorneys are advised to review the statutory language before independently determining the date in question.

Enter Projected Filing Date:  Calculate

Prepetition Time Period	Code Provision	Date
60 days	Payment advices received from employer within 60 days before petition; § 521(a)(1)(B)(iv)	
60 days	Creditor unreasonably refused to negotiate alternative repayment schedule made at least 60 days before petition; § 502(k)	
70 days	Cash advances more than \$1000 within 70 days before petition presumed nondischargeable; § 523(a)(2)(C)(i)(II)	
90 days	Luxury goods debts more than \$725 incurred within 90 days before petition presumed nondischargeable; § 523(a)(2)(C)(i)(I)	
90 days	Avoidance of preferences made on or within 90 days before petition date; § 547	
180 days	Credit counseling briefing during 180-day period before petition; § 109(h)(1)	

Prepetition Time Period	Code Provision	Date
6-month period preceding petition date	Period for determining "current monthly income" based on 6-month period ending on last day of calendar month preceding petition date; § 101(10A)	
1 year	Cramdown may be prohibited on purchase money loan secured by non-auto collateral incurred within 1 year before petition; § 1325(a)	
1 year	Automatic stay exceptions based on prior cases pending but dismissed within 1 year before petition; § 362(c)(3) and (c)(4)	
365 days	Funds placed in education IRA within 365 days before petition excluded from estate; § 541(b)(5)	
720 days	Funds up to \$6,825 placed in education IRA between 720 and 365 days before petition excluded from estate; § 541(b)(5)(C)	
365 days	Funds used to purchase state tuition credit within 365 days before petition excluded from estate; § 541(b)(6)	
720 days	Funds up to \$6,825 used to purchase state tuition credit between 720 and 365 days before petition excluded from estate; § 541(b)(6)(C)	
2 years	Real property automatic stay exception applies within 2 years of entry of <i>in rem</i> order in prior case; § 362(b)(20) and (d)(4)	
2 years	No discharge in chapter 13 case if prior discharge entered in chapter 13 case filed within 2 years before order for relief; § 1328(f)(1)	
2 years	Avoidance of fraudulent transfers made within 2 years before petition date; § 548	
730 days	Location of debtor's domicile during 730-day period before petition used for determining exemptions; § 522(b)(3)(A)	
910 days (730 + 180)	Location of debtor's domicile during 180-day period (or greater portion of 180 days) preceding 730-day period used for determining exemptions if domicile not in single state for first 730 days; § 522(b)(3)(A)	
910 days	Cramdown may be prohibited on purchase money auto loan incurred within 910 days before petition; § 1325(a)	
1215 days	Homestead interest limited to \$170,350 exemption if interest acquired during 1215-day period before petition; § 522(p)(1)	
4 years	No discharge in chapter 13 case if prior discharge entered in chapter 7, 11, or 12 case filed within 4 years before order for relief; § 1328(f)(1)	
5 years	Homestead interest limited to \$170,350 exemption based on criminal act, intentional tort, willful or reckless misconduct that caused serious physical injury or death within 5 years before petition; § 522(q)(1)	
8 years	No discharge in chapter 7 case if prior chapter 7 discharge entered in case filed within 8 years before petition; § 727(a)(8)	
10 years	Homestead interest not exempt to extent attributable to non-exempt property disposed of with the intent to hinder, delay, or defraud a creditor within 10 years before petition; § 522(o)	