

Individual Chapter 11

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Rudy Cerone and **Sarah Edwards** (New Orleans) co-authored the book *Individual Chapter 11*, published by the American Bankruptcy Institute in July 2018.

Individual Chapter 11 explains why, while most individual debtors who restructure their debts file for bankruptcy under chapter 13, certain debtors possess characteristics that make chapter 11 a more attractive option. Individual chapter 11 debtors are much more likely to operate a business, for instance, and they have dramatically higher debt-to-income ratios than other consumer debtors. Understanding these circumstances, and guiding individual debtors to the right proceeding for their situation, are vital for any consumer practitioner.

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