



Chapter 13 Completion Flow Chart – Western District of Pennsylvania

**** Please note this process takes approximately 60 -90 days from Step 1 ****



Step 1: Final Month of Plan

The Trustee conducts an audit to confirm that all plan requirements have been met and that sufficient funds were paid into the plan.



Step 2: Post-Audit Filings

Once the audit is complete, the Trustee files a Report of Receipts and Disbursements and a Notice of Plan Completion with the Court.



Step 3: Court Review & Notice

The Court then issues a notice allowing time for any objections to be raised. If no objections are filed, the Court proceeds with discharging the case.



Step 4: Entry of Discharge

The Discharge Order is entered, and a Final Decree follows shortly thereafter, officially closing the case.

Other factors that may influence the timeline



If you have mortgage – additional documents may be filed with the Court to ensure that your mortgage is current prior to entry of discharge and to inform you, the debtor, when to resume your mortgage payments directly.



Before a discharge can be granted, debtors must complete a second educational course and obtain a certificate of completion for the Debtor Education Course.