UPSOLVE

A Reset Button When Repayment Isn't Realistic

I know bankruptcy sounds bad...

… But 23 million Americans should file chapter 7 bankruptcy

For them, repayment simply isn’t realistic.

Source: Antill, Jenke & Kluender (2025), figures applied to ~277M U.S. adults (SCF 2022 wave).

Average Upsolve Client:

- $24K income
- $80K debt
- Caused by job loss, medical issues, divorce

Chapter 7 Outcomes:

- 96% erase their eligible debts
- 93% keep everything they own
- Credit Scores rises an average of 80 points in one year

Source: Antill, Jenke & Kluender (2025)

Yet only 350,000 of the 23 million who should file actually do it each year

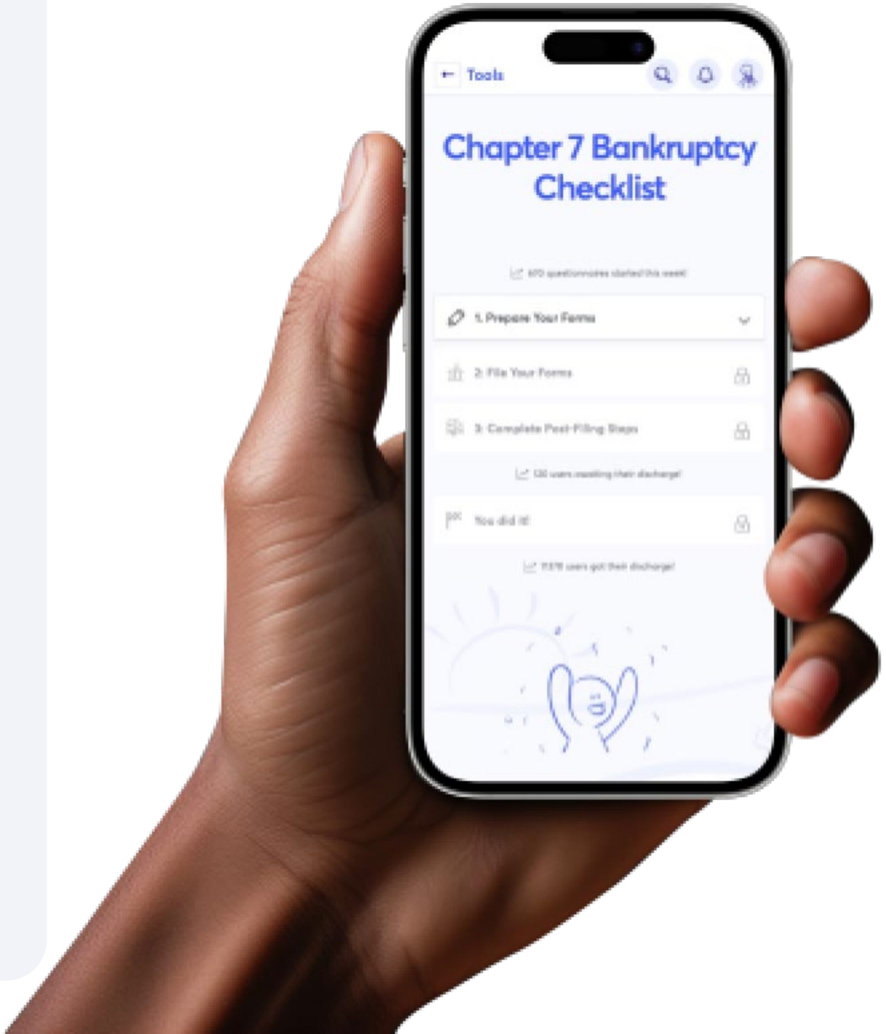
So why don't more people file?

1. People wrongly assume bankruptcy is bad for them
2. Too many can't afford a lawyer when they need one

Free “Turbotax” for Bankruptcy

Steps to a Financial Reset:

1. Enter what you earn, spend, owe, own
2. Software generates the forms
3. Complete the required steps and file



Technology scaled our nonprofit to become the nation’s largest Chapter 7 service

Now we’re partnering with NFCC’s Financial Health Navigator

Repayment when repayment is realistic.
A fresh start when it isn’t.

Please reach out: nick@upsolve.org

UPSOLVE Proud to be part of NFCC’s Financial Health Navigator