

## Bankruptcy life cycle

### Note

This is indicative only – your actual bankruptcy may differ slightly depending on your circumstances and conduct.

File application OR  
creditor applies to  
High Court



Await decision  
from Official  
Assignee/Court



Bankruptcy  
advertised



Abide by  
restrictions



Co-operate with  
Official Assignee  
Notify the Official  
Assignee of any  
changes in your  
circumstances –  
including  
employment



Check website for  
updates



Await discharge