

## 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**