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**A CHAPTER 13 PLAN MAY RUN LONGER  
THAN ORIGINALLY PROJECTED**

Many circumstances occur during the life of a Chapter 13 case which may cause the Chapter 13 plan to run longer than originally estimated.

Here are a few of the circumstances which may cause a Chapter 13 plan to exceed the initial calculations of plan length:

**The Chapter 13 Trustee pays based on creditors' claims. Claims often are filed differently by creditors than the debtor scheduled them at the outset of the case. Claims may be allowed differently than the debtor scheduled them at the outset of the case.**

**During the Chapter 13 case, the debtor did not make payments per the terms of the Chapter 13 plan.**

**During the Chapter 13 case, a monthly payment to a creditor may have changed.**

**Interest on secured debts may not have been taken into account when the Chapter 13 plan was proposed.**

**Chapter 13 Trustee fees may not have been taken into account when the Chapter 13 plan was proposed.**