

If I know I am going to file Bankruptcy, Should I continue to use a Credit Card?

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The answer to this question is generally No. Under the bankruptcy code one of the reasons is that the credit card company can challenge the debt if the person used the card for a reasonable of no expectation of repaying the debt. The second one is irrelevant, but uses the credit card to buy luxury items within 3 months of the bankruptcy. Therefore, it depends, but a short answer would be that I would be careful about using it; particularly, if the credit card company is able to show that you had no reasonable expectation in re-paying the debt.