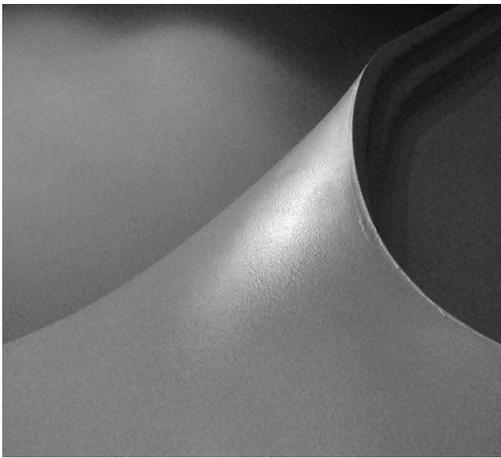




## Bankruptcy Lawyers Secretly Understand You

Jay S. Fleischman, Esq.



*Bankruptcy lawyers see our clients when things are pretty rotten in your life. You've got these awful overdue bills, the debt collectors are hounding you day and night, and your personal life feels like it's in shambles. You can't sleep, you're fighting with your spouse over the pile of bills on the kitchen table, and life sucks.*

**That's the reality of the situation, isn't it? Life sucks all around. You don't have enough money to do the things you need to do to keep it all together. And suddenly,**

**nothing else matters as much.**

Your job suffers, your family suffers, your friendships suffer.

And by the time you work up the nerve to call one of the countless [bankruptcy lawyers](#) in your area, you're at the end of the line.

You're convinced you're a failure, and just getting the courage to tell a total stranger about it just feels even worse.

You're convinced you'll never get credit again, you think you'll lose your job and everyone's going to find out you're a total loser.

But here's the thing you don't realize - [bankruptcy lawyers](#) (if he or she is worth his or her weight in salt, that is) understand all of that. And we can't reasonably tell you that everything is going to be alright, no matter how much you want us to. [Bankruptcy lawyers](#) concentrate on trying to make the bills go away, but we can't look into the future and tell you that you're going to wake up awash in

happiness and wealth.

We can't tell you that [the credit card offers will roll in](#). We want to, but we can't. Because these days, credit is tighter than ever - even for the most credit-worthy of people. Heck, there are some [bankruptcy lawyers](#) who can't get a decent car loan or refinance at a good rate anymore. Because the credit markets are a mess, the economy is in the toilet, and everything we've come to rely upon as a society has been turned upside down. Bankruptcy lawyers know lots of things, but we can't predict the future.

But we can tell you one thing if nothing else - [we can make the phone calls stop](#). We can end the sleepless nights. We can put you back to Square One, when you're not totally under water with no options in sight.

That's bankruptcy. Strip away the [Chapter 7](#), [Chapter 13](#) mumbo-jumbo, the court proceeding and the money you're going to have to shell out for a good lawyer to dig you out of the mess. At the end of it all, you're going to be able to start over.

And that's pretty cool, right?

Forget about the future, about whether [you'll be able to buy a house or a car](#). You'll get to that later, when you've got some financial stability and can budget for a down payment. You'll end up with what you want if you can afford it, and that's the way it should be.

But you're not going to have to worry about XYZ Collection Agency calling you at 6:00pm on a Sunday when you're sitting down to dinner. You won't have to live in fear of a lawsuit or a wage garnishee. Your spouse won't be yelling at you all the time about taking care of that credit card bill.

We get it. We see it every day. Many days, we see it more than once. We know about your suffering, about the pain you're in. Some of us have been there in the past. But even if we haven't been staring down the barrel of that gun, we do the same things you do - we worry about the future, about our families, about our livelihoods. We take the kids to school, pick the up and wonder if we can give them a better life than we have.

We understand you. And that's why we do this, why we fight for you. Why we do our best to use the law to protect you. Why we get angry at the bill collectors, at Congress when they make it hard for you, at the judges and trustees who sometimes seem like they're working against you at every turn.

That's the secret. We don't say it often enough because we're so busy

trying to help you out. To make your life better. To get you on your feet. But if you ask, we'll stop for a minute and confirm that.

Scared? Don't be. We're here. We may sit behind this big (often messy) desk but we're just like you. And we know that there's not much difference between us, just a few missteps.

We get it.

**How did your bankruptcy lawyer make you feel? If you're a bankruptcy lawyer, what's your opinion?**

*Photo courtesy of [fangleman](#).*

Jay S. Fleischman is a [New York bankruptcy attorney](#) and Managing Partner of Shaev & Fleischman, LLP. Jay is also the author of [The Consumer's Guide To Bankruptcy: The Truth About Ending Your Bill Problems And Getting Back The Good Credit You Deserve](#).

