



Questions To Ask A Bankruptcy Lawyer Before Signing A Retainer Agreement

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So the stress of dealing with overwhelming debt has finally gotten to you, and you've decided that bankruptcy might be the best solution for regaining your financial footing. If bankruptcy seems like the logical course of action, you'll need to contact a bankruptcy attorney to take your case.

Before choosing an attorney to represent you, though, you'll need to write down a list of questions for to ask prospective lawyers. These questions will help you determine if your bankruptcy lawyer is the right one for you. If you hire an experienced attorney, the bankruptcy process will typically be quite painless; conversely, a bad lawyer can turn the experience into a complete nightmare.

When interviewing bankruptcy attorneys, here are some essential questions you should ask:

Is bankruptcy the right solution for my financial situation? If you are dealing with a competent bankruptcy lawyer, he or she will discuss your options with you. If there is another solution that will better meet your needs, your lawyer should tell you. If a bankruptcy attorney rushes you into paying a retainer without telling you about other solutions, keep looking.

How can I benefit from filing bankruptcy? A prospective attorney should be able to explain the benefits of bankruptcy in simple, everyday terms. He or she should also be able to tell you about the implications of different types of bankruptcy, such as [Chapter 7](#) and [Chapter 13](#).

How many bankruptcy cases have you successfully handled? If your lawyer has taken on only a handful of cases in his or her career then you need to know that - likewise, if your lawyer claims to have helped thousands of people in a career spanning many decades that's useful information to have as well. A lawyer who exclusively handles bankruptcy cases will often have better knowledge of current laws than one who takes on cases in a variety of fields.

Will you attend my court appearances with me? If a paralegal will attend court hearings in your attorney's place, you'll want to choose a different lawyer. If your bankruptcy lawyer works for a large firm, an associate attorney may attend instead of your attorney as long as the associate is familiar with your case, this shouldn't be a problem. Nonetheless, make sure you get a chance to meet the associate before the court date, so you can review the specifics of your financial situation.

What do your attorney fees cover? In most cases, the fees you pay will cover all of the services you'll need to obtain a Final Decree and [discharge](#). If your attorney charges extra fees for special services, make sure you know about them before you sign a Fee Agreement.

As in anything, the important thing is to be comfortable and fully informed when choosing a professional to represent your interests. Bankruptcy is an important step towards re-building your financial footing, and you should be able to rely on your choice of lawyer.

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