

# Struggling With The Decision To Call A Bankruptcy Attorney

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Before joining my husband's law practice as a bankruptcy paralegal in 2006, I worked at the corporate headquarters for Jack in the Box, Inc. for 11 years in human resources and training, the last year of which was spent as a recruiter for the Quick Stuff division. Interviewing potential job candidates was a very rewarding experience as both the job candidate and I would work through the interview to determine if a job was a good fit for them and for Jack in the Box.

As the senior paralegal in a family-owned bankruptcy law firm now, I am often the client's first contact in the information gathering process. I view the initial phone call to us as a unique opportunity to show a potential client from the beginning that we care, to talk with them about their situation and to provide general information, in easy to understand terms, of what bankruptcy is and how it works.

Picking up the phone to call a bankruptcy law firm is a big step, especially if someone has been battling stress and depression because of their financial situation, and fear of shame in needing to call. For each person that I talk with and hear this in their voice, my goal is to be a friendly voice that shares information about what bankruptcy is and is not, so that they can begin to explore if bankruptcy is the right solution for their needs.

My experience with client interviews has allowed me to develop my own mental checklist of common client experiences that indicate they have made the right decision by calling us:

- If you are routinely taking cash advances on one credit card to pay the minimum balance on another
- If you can barely afford to pay the minimum balances on your credit cards
- If you are considering using cash advance checks or getting a payday loan to meet basic expenses while trying to pay credit card bills
- If you are looking at credit card offers in the mail, and hoping you can qualify for just a small amount to tide you over
- If you are afraid to pick up the phone or go to the mailbox
- If you lose sleep over not being able to pay your bills
- If financial stress is affecting your health
- If you cannot enjoy daily activities with friends or family because of worry over your finances
- If you find yourself hiding bills from your spouse
- If you live paycheck to paycheck with no available credit and no reserve for any emergency
- If you park your car different places each day to avoid repossession

Bankruptcy is not a magic pill that will make all of your troubles go away. However, people who seek us out will hear a friendly voice and an open ear. If you are in Southern California and can identify with the warning signs above, let us help. Please [contact us](#) for a free consultation.

**About the Author:** [Lisa F. Starrett](#) has been a bankruptcy paralegal since 2006 and uses her human resources background to connect with clients of the [Law Offices of Carl H. Starrett](#). Mrs. Starrett graduated from the University of San Diego in 1989 with a degree in Political Science and a paralegal certificate from a program approved by the American Bar Association.