

**Are you putting off contacting a bankruptcy attorney?
That might cost you lots of money.**

Are you thinking about bankruptcy but not doing anything about it? Are you putting off consulting with a bankruptcy attorney, hoping that things will get better? If so, you may be costing yourself a lot of money.

Filing bankruptcy is the way Congress gave us to get a financial Fresh Start. However, there are many ways to "spoil" that Fresh Start by waiting too long to consult with a bankruptcy attorney. Let's take a look at some of the ways...



- **Paying back relatives or close friends what you owe them before you file bankruptcy** - This is a common desire, but it could create a "preference" in bankruptcy terms, preferring one creditor over another, too soon before you file bankruptcy. The result - After you file bankruptcy, the trustee could sue your relative to get that money back.
- **Spending your money received from Social Security benefits and saving your "other" money** - Depending on how much "other" money you have, you might have too much to protect from your creditors after you file bankruptcy. If you had saved your Social Security money in a separate bank account and spent your other money, you could probably keep all of your money after you file bankruptcy.
- **"Going through" money you could have kept for your Fresh Start**, leaving very little or no money left for that Fresh Start.

That's a very brief look at this important subject, but the message is clear. **If you think you're in financial difficulty, consult with an experienced bankruptcy attorney in your area sooner rather than later.**

Expect to inherit something? Got debts? Consider bankruptcy!

Save your assets! Don't wait too long.

Should you avoid bankruptcy?

Is this your "Window of Opportunity" for bankruptcy?

Bankruptcy is a last resort. Do not believe it!

The Case for Bankruptcy (Newsweek)

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