

## What Not to Do After Bankruptcy

You filed for bankruptcy protection, and you received a discharge from the bankruptcy court. Now, you have a [fresh start](#) in life, but you are not sure what the most important steps are to take. Here is a list of the things it is most important NOT to do after you complete the bankruptcy process:

### **Repeat Spending Habits**

Before you file for [bankruptcy](#), you ideally came to a realization about what caused your bankruptcy. If your bankruptcy and financial situation were created by unpredictable spending, for instance from hospital bills or a lost job, this may not be an issue for you. However, if you suffered financially because your lifestyle exceeded your income, you need to come to terms with your finances and avoid making those same mistakes twice. This may sound easy, but for most people habits are hard to break.

### **Deplete Savings**

It is important for everyone to have some [extra money](#) around in case of an emergency. Work on saving every month, and not spending those saved funds. This way, if you lose your job or find yourself in some other emergency situation, you will have extra cash on hand to help you make your payments.

### **Miss Payments**

If you miss [payments](#), you will set back the rebuilding process for your credit. Additionally, missed payments can start to stockpile, and can put you right back where you were before the bankruptcy process.

It is more important than ever to avoid repeating your [financial difficulties](#). After receiving a discharge in bankruptcy, it will be years before you will be permitted to enter bankruptcy again. Fortunately, there are counseling services that may help you create a budget every month.

It is important to talk to an experienced and knowledgeable bankruptcy attorney about how to take advantage of your bankruptcy discharge.

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