

Affording bankruptcy in Cathedral City, CA

By: Robert L. Firth

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Filing a [bankruptcy case](#) is an expensive thing to do! This seems a little odd since individuals filing for bankruptcy are already struggling financially. If you are wondering how you will be able to pay for your [lawyer](#) and the administrative filing fees, below are a few tips for you to consider:

- Many individuals believe they can save money by using a [bankruptcy petition preparer](#). A bankruptcy preparer only fills in the blanks for your initial filings. He/She does not (and cannot) represent you during your case. In other words, if any issues arise in your case, you are on your own in dealing with the trustee and creditors.
- Bankruptcy attorneys are well aware that their clients are having financial struggles. Thus, their fees are generally very reasonable. In fact, if you compare what you pay your bankruptcy attorney with the amount of debt you will be able to discharge, you will realize you are getting a huge bargain!
- You may need to get creative to come up with ways to pay your lawyer. If possible, plan your filing well in advance and start saving money to fund your filing. You may also ask your friends and family for monetary gifts. It is important to note that it is a gift, since any money loaned to you will likely be discharged in your bankruptcy case. It is possible to even borrow from your retirement account, but I do not recommend doing this due to (among other things) the severe tax consequences. Lastly, your attorney may be willing to accept a payment plan.

Bankruptcy lawyers understand your financial situation, so they are generally very open to helping you find ways to pay their fee. It may take some time and sacrifice to save the money to afford your filing, but it will be worth the effort when you emerge from bankruptcy without the burden of your debt.

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About the law office of Robert L. Firth

If you want to obtain a fresh start that will allow you to save for your retirement or your children's college, contact [Robert L. Firth](#) to discuss the option of filing for bankruptcy protection.

If you live in the area of [Coachella Valley of California](#) (Palm Springs, Cathedral City, Palm Desert, Indio, etc.) and you need to speak with an attorney about bankruptcy, estate planning and probate, real estate tax deferred exchanges, small business services or another important legal matter, contact the law office of [Robert L. Firth at \(760\) 770-4066](#). We are committed to

providing quality legal representation to individuals and businesses facing difficult legal challenges. Our firm believes in providing compassionate service at reasonable rates.