

Everyone will know I filed for bankruptcy. Wrong!

People interested in filing bankruptcy are often fearful that their neighbors and co-workers will find out. Let's take a look at what's so about that.

- A bankruptcy filing is a public record. BUT to access these records, someone must subscribe (for a fee) to the PACER court filing service. Most people don't even know PACER exists, much less want to subscribe to it and look up your bankruptcy filing.
- **PACER is not indexed by search engines**, including Google, so you can't search on Google and find your bankruptcy filing.



- Long ago, a bankruptcy filing was not a common occurrence so might be thought of as news. Today, when over one million people file bankruptcy each year, it's no longer news.
- I've heard that a few newspapers in smaller towns, mostly in the Eastern United States, subscribe to PACER and publish local filings. I've never heard of that happening in California.

So put that one to rest and take a good hard look at whether filing bankruptcy would be a good thing for you. How do you do that? **By getting a consultation with an experienced bankruptcy attorney in your area.** If you live in the San Francisco Bay Area, you can get a free consultation with me here.

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