

What's keeping you from filing bankruptcy?

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<http://bankruptcysouthjersey.com/>

Many people who are struggling financially have a tough time admitting they need to file for [bankruptcy](#) protection. Once the decision is made however, most of our clients admit that dreading the filing was much worse than actually doing it! If you have been procrastinating your bankruptcy filing, you need to think about what is holding you back.

We often hear clients say that they waited as long as possible to file their case because they didn't want to be viewed as a failure. Ironically, the bankruptcy process is focused on renewal, not failure. Everyone goes through hard times...it is just a fact of life. Taking action to get your finances under control is your first step toward success, not failure.

It is also common for individuals to think they are the only ones having financial difficulties. Some people can hide it better than others, but in today's economy, most everyone is watching their pennies. It is likely that people you know and see every day have filed a bankruptcy and you just don't know it.

Finally, many debtors mistakenly believe that bankruptcy is their punishment for not being able to pay their bills. The bankruptcy process was designed to benefit debtors and allow them to obtain a financial fresh start. Nothing about the bankruptcy process was created to punish debtors.

Procrastination often only digs your hole deeper. If you are living paycheck to paycheck or you have fallen behind on your bills, take action now and contact [McDowell Riga Posternock PC](#) to discuss your options.

If you are interested in learning more about Chapter 7, Chapter 11, or Chapter 13 bankruptcy, contact [McDowell Riga Posternock PC](#) at [856-528-3389](tel:856-528-3389) begin of the skype highlighting 856-528-3389 end of the skype highlighting. Bankruptcy is designed to give people who are in financial difficulty a "fresh start." Thus, if your debts are causing you undue stress, you should call us for a free initial consultation to discuss whether bankruptcy is the right option for you. Our New Jersey offices are located in Moorestown, Maple Shade, and Willingboro. Our Pennsylvania offices are located in Bryn Mawr and Philadelphia.