

Filing Bankruptcy – What’s Holding You Back?

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Filing [bankruptcy](#) is a tough pill to swallow for most people. The irony is that the dread of filing a case is usually much more difficult than actually doing it. Just like ripping off a band-aid....once you decide to take action, it really isn't as painful as you thought it would be. So what is holding you back from filing your case?

One of the most common reasons clients say they procrastinated in seeking bankruptcy protection is being seen as a failure. The bankruptcy process was created to promote renewal, not failure. The majority of the people out there will fall on hard times at some point in their life. This is just a fact of life, not a failure. Taking action to get yourself back on your financial feet is the purpose of filing a bankruptcy case.

Many [debtors](#) wrongly believe that their bankruptcy is their punishment for not being able to pay their creditors. Actually, the opposite is true. The bankruptcy process was created to benefit debtors and allow them to get a fresh start.

Finally, people often believe they are the only person having such financial troubles. Quite to the contrary, in today's economy, bankruptcy filings are commonplace across the country. In fact, it is likely that people you know have filed bankruptcy and you just don't know it.

If you are struggling financially, please don't continue to procrastinate and dig your hole deeper. Contact an experienced bankruptcy lawyer to discuss the option of bankruptcy. Believe me, spending an hour learning how bankruptcy can benefit you is a much better option than borrowing from your retirement account, draining your savings, or wasting time on unsuccessful debt settlement arrangements.

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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.