



TAMPA BAY BANKRUPTCY CENTER, P.A.

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How to Make Credit Counseling Work for You

Although credit counseling is a mandatory step to take in order for you can be discharged from bankruptcy, there are people who question the need for it. This is mainly due to the fact that a significant enough number of ex-bankrupts find themselves in financial problems again and have to file for the second time. Another objection is that credit counseling of a few months cannot realistically undo a lifetime of bad financial habits.

But credit counseling is a compulsory prerequisite for your debts to be discharged because the courts regard it as a means to help the ex-bankrupt stay out of bankruptcy. Since the law makes credit counseling mandatory, you have no choice but to take it. But the more important thing is to make the counseling effective for you otherwise it may not be long before you find yourself face-to-face with the bankruptcy judge again.

To max the benefits of credit counseling there are a few things you should do. Firstly, you should take it seriously and not just go through the motions simply for the sake of getting your discharge. If you have the wrong attitude, all the best information in the world will not help you. It follows that if you take your counseling seriously, you would be eager to absorb all the information your counselor give you. You should not be hesitant to ask questions about anything you do not understand, especially about technical things like how your credit score can be improved post-bankruptcy.

Secondly, take down notes because this helps you remember the points and take action on them. If you take the extra effort to write down what you learn, it will help you unlearn bad spending habits that destroy your financial standing.

And finally, the most important thing to do would be to take action on what you learn. There will be many practical instructions for you to put into practice in your life such as drawing up and keeping to a budget. Make sure you do them as they are for your own good. When in doubt, do not hesitate to ask your counselor for advice. You should take advantage of it his or her expertise and experience. This is the way to maximize the benefits of your credit counseling.

If you need advice on bankruptcy, do not hesitate to call us at (813) 200 4133 for a free consultation.