

SECRETS TO KNOWING IF BANKRUPTCY IS RIGHT FOR YOU

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www.phoenixbankruptcycenter.com

Many people don't know if bankruptcy is right for them, sometimes they don't even know if bankruptcy is a viable option. One little secret out there is often people don't believe they have enough debts to file for bankruptcy. They think they need at least \$10,000 or \$20,000 or \$50,000 in debts to file bankruptcy. Thankfully, there are no debt requirements, there are no debt limits. If you have credit card debt or overdue medical bills and you just can't seem to consistently make your payments or you are living paycheck to paycheck because of your debts and you just want out, there's a good chance bankruptcy might be right for you.

Here's a checklist of indicators that you are in financial trouble and should look at your legal options:

- Do you feel like you are living paycheck to paycheck?
- Are you stressed out by the amount of debt you owe and feel uncertain as to how you will pay for it?
- Do you find yourself feeling afraid to open your mail because of overdue bills?
- Do you ever ignore your answering machine because of the nasty voice mails bill collectors are leaving?
- Do you have to pay most of your bills late because you don't have the money?
- Do you have more than 3 credit cards with balances on them?
- Are most of your credit cards maxed out?
- Are your credit card interest rates in the double digits?
- Do you use one credit card to pay off another credit card?
- Do you regularly have to pay late fees for bills that are paid late?
- Are you 1 month or more behind on your mortgage payment?
- Are you 1 month or more behind on your credit card payments?
- Have you recently taken out a pay day loan or title loan on your car?
- Are you using your retirement savings just to pay living expenses?
- Are you using credit cards to pay for everyday necessities like groceries or gas?
- Have you only made minimum payments on your credit cards for more than 3 months in a row?
- Is your car in danger of being repossessed?
- Is your home in pre-foreclosure?
- Are you receiving harassing phone calls from creditors looking for money?
- Is your home worth 30-50% less than what you owe on it and your mortgage lender is unwilling to negotiate?

If you answered “yes” to any of these questions, it's time to pick up the phone and set up a time to speak with a bankruptcy attorney. We will help you explore all your legal options.

Lawrence “D” Pew is Managing Attorney for the Pew Law Center, one of the leading bankruptcy and tax law firms in Arizona. They have worked with over 2,000 clients to help them file bankruptcy and eliminate over \$100 Million dollars in taxes and debt.

When founding the Pew Law Center, Mr. Pew’s vision is of a premier, client oriented law firm that is designed to consistently exceed client expectations and achieve stellar legal representation. Mr. Pew’s concern and compassion for his clients adds to the excellent service and standards at the Pew Law Center. He has worked tirelessly in order to produce fantastic results and outcomes for the firm’s clients. Mr. Pew is a member of the State Bar of Arizona and the National Association of Consumer Bankruptcy Attorneys (NACBA). He continually educates himself on the latest trends and developments in the areas of bankruptcy and tax to ensure the highest service possible for his clients. Given his diverse background and experience, Mr. Pew provides real world answers and practical solutions to complicated problems. Mr. Pew continues to practice law because of the difference he can make in people’s lives, especially during their darkest most trying hours.

You can read his book: ***Bankruptcy Secrets “They” Don’t Want You to Know***

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