

DEBT PROBLEMS?



How To Decide If You Should File For Personal Bankruptcy



What is Personal Bankruptcy?

Allows an individual or married couple to remove themselves from burdensome consumer debt incurred for family, household or personal purposes. It can provide protection from creditors and enables you to remove your debts.

You may want to consider filing if...

- 1 You have been out of work for a considerable period of time
- 2 You are not eligible for unemployment income and you do not have any savings to rely on
- 3 Your home will be foreclosed upon in the near future
- 4 Your wages are being garnished
- 5 Lawsuits have been filed for failing to pay your bills



Before filing, ask yourself these questions:



- * How much do you really owe to your lenders?
- * Are your creditors willing to negotiate with you?
- * Can you consolidate your debts or explore other options?
- * Are your financial problems caused by a temporary setback or an extensive problem?
- * What kind of assets do you possess?
- * **Are you ready to rebuild your credit and what are your credit goals?**

The Final Decision

Often, the personal bankruptcy process can take a large toll on your credit score in a way that makes it difficult to obtain a loan or apply for a new credit card: our office can assist you with your credit rebuilding.

One of the main benefits of filing personal bankruptcy is that once you start the process, your creditors can no longer contact you to demand payment. Additionally, if your case is successful, it is highly likely that a portion of your debts will be discharged.

Do you spend your days constantly worrying about the state of your business or personal finances?

For more information, contact the dedicated professionals at **Morgan & Partners Inc.** We are here to assist you with the process and help you achieve a fresh financial start today.

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