



# Debtors' Prism



**Presented by Brian D. Winters**

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## UNABLE TO MAKE ENDS MEET?

According to a recent survey, nearly two-thirds (63 percent) of Americans said they did not have sufficient savings to pay for an emergency costing as little as \$500.00 or \$1,000.00. To pay for such expenses, these individuals would either have to cut back on spending, use their credit cards, or borrow from a relative or friend. With this in mind, it is easy to see how many people are confronted with bankruptcy simply because they cannot make ends meet. Many use their credit cards to pay for necessities such as clothing, food, and shelter because there are not enough funds from their paychecks at the end of the week to pay for these

items. Bankruptcy provides a way out.

You are clearly not alone in your financial struggles, and you don't have to face the situation alone. Our expert attorneys are here for you. We are well-versed in bankruptcy law, and you can count on us to give you excellent advice on how to handle your situation. If you decide to file, we can handle all of the paperwork. Call us today to schedule an appointment. Let us help to put you on track to get your financial situation in order. *Quality representation for any legal issue.*

**HINT:** Job loss, medical bills and divorce are common causes of bankruptcy.

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