



Debtors' Prism



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WHO FILES FOR BANKRUPTCY?

If the word "bankruptcy" engenders thoughts of reckless individuals who squander their money and shirk responsibility, thank again. Most bankruptcy filers are hard-working people who have suffered a financial hardship due to life-altering factors such as job loss or medical bills, which places them in the position of not being able to pay the money that they owe. It is precisely because these individuals have a deep sense of commitment that they choose to follow the process prescribed by law that enables them to responsibly address their financial obligations. This is especially true of those who wish to pursue a plan of re-

organization through a Chapter 13 filing.

Filing bankruptcy can be a daunting process and you will want an experienced and knowledgeable attorney looking out for you. Let us help. Our attorneys can guide you through the steps, take care of all the paperwork and monitor the schedule so that you will be in full compliance under the law. All it takes is phone call and we will be there for you. *Quality representation for any legal issue.*

HINT: Roughly speaking, equal numbers of men and women file for bankruptcy and filers are represented among the young and old, and among all segments of society.

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