



Debtors' Prism



Presented by Brian D. Winters

Counselor at Law

NOTHING TO LOSE SLEEP OVER

According to a recent survey, nearly two-thirds (65 percent) of Americans say that money worries are keeping them awake at night. Curiously, this percentage is only 4 percent less than in 2009 during the Great Recession. While concerns over retirement savings have been the primary cause of insomnia-inducing money worries, the most recent survey indicates that health care or insurance costs have supplanted retirement concerns as the main source of anxiety for the first time in a decade. It seems that people feel they are losing control over their finances. If so, it would certainly be helpful to schedule an appointment with an attorney to review available options. In some cases, bankruptcy filing may be advised.

Making a budget and

sticking to it is an important tool to your financial security. Tracking where your money goes can save you money in the short and long term, and in these uncertain economic times, creating a budget will tell you exactly where you should trim the financial fat. If declaring bankruptcy is really your only option, 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 a phone call and we will be there for you. *Quality representation for any legal issue.*

HINT: Contrary to popular perception, it is the most responsible among us who decide to file for bankruptcy as a means of reconciling with lenders and paving a new financial path for themselves.

Keith, Winters & Wenning, LLC

Main St. & Lareine Ave., P.O. Box 188 • Bradley Beach, NJ 07720

732-774-1212

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www.kwwlawfirm.com