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Bankruptcy Basics: Chapter 7 and Chapter 13 (A Real Life Legal Guide)

Marina Ricci Esq.

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With the help of a bankruptcy, you may be able to better manage monthly bill payments and decrease the interest rate on those bills, or eliminate them altogether. Bankruptcy enables people to get out of debt or to restructure their debt in a way that enables them to pay their creditors. So if you've got more debt than you can handle, been out of work for an extended period of time or have incurred high medical expenses, this book can help.

You'll understand why bankruptcy may be a good option if you're facing foreclosure on your home or repossession of your car. Though we hear that economics are improving for many, in 2014, there were an average of 75,000 bankruptcy filings per month. That means about a million individuals and businesses filed for bankruptcy!

Why? Because for many people, bankruptcy can be the best way to get back on your feet. You can start fresh and debt free, with a Chapter 7 filing, or have more manageable debt payments with a Chapter 13 filing.

Filing for bankruptcy is a big step and if you're thinking about filing, this book can help you decide what's best for you.

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