

Published based on [Should You Contact A Bankruptcy Attorney?](#)

# **Should You Contact A Bankruptcy Attorney?**

You need to be cautious of the decisions that are available to you when suffering from these financial circumstances, such as losing your home, medical bills or large credit card debts. The United States bankruptcy code is designed to assist those who are in major financial difficulty.

Consider discussing your situation with a bankruptcy attorney to receive valuable information regarding your personal situation.

Filing bankruptcy without the help from an lawyer may cause you to pay more. If you are in a financial situation that is causing you to consider filing bankruptcy, clearly you would be trying to save money wherever possible. Although in not hiring a bankruptcy attorney you will not have a expert who is looking after your best interest. A lawyer will help to defend what finances and properties you have.

Bankruptcy laws are extensive and may be hard to understand, by hiring an attorney you will have someone to help you with the paperwork and processes that need to be done. You will have help in picking which chapter of bankruptcy you should file. Chapter 7 which erases unsecured debt, these are debts that are not associated with assets such as credit card debt, or Chapter 13 which will allow you to repay debt by setting up a payment plan that you can manage, this can delay foreclosure and allows you to keep what you currently own. These payment plans typically are for a 3 or 5 year timeframe. A form is filled out to see which bankruptcy chapter you would qualify for.

Paperwork in bankruptcy cases is important, if a miscalculation is made this could be considered fraud and you could perhaps end up in jail. Even if the mistake that you made was not something you were observant of. Every state has its own set of laws this could be confusing an attorney in your state would be familiar with the laws that you are filing bankruptcy under to certify proper procedure is completed. If your circumstance includes delinquent debts you may be receiving threatening phone call and notices. Your time, money and peace of mind are likely to be saved by hiring a bankruptcy attorney.

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