

# Contemplating Bankruptcy? You're Not Alone.

Financial distress. Everyone feels it, Not many actually talk about it.

In today's difficult economic times, hardship knows no boundary with respect to color, class or creed. However, many of us feel stifled by the perceived stigma attached to suffering financial difficulties and, more specifically, contemplating bankruptcy. Instead of keeping yourself up at night worrying about the future, I'm hopeful that these four steps can help to shine a light at the end of the tunnel:

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## 1. Be proactive.

Like any difficult issue we encounter in life, the first step in dealing with a problem is to acknowledge that there is a problem. Although there is no such thing as a "point of no return", the fact of the matter is that far too many clients I encounter on an everyday basis have suffered through long periods of emotional pain and suffering as a result of ignoring their financial difficulties. Ignorance is, most certainly, not bliss. Being proactive – even if it's just a conversation – can help you start to move your life forward.

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## 2. Know Your Rights.

"Bankruptcy" is a scary and dangerous word for many people I meet with. The rumors about its perceived ill-effects are vast and, mostly, unfounded. In order for folks to move forward with their lives, they need to know what their rights are. Seeking information is the only solution for overcoming fears and any alleged stigma associated with bankruptcy.

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## 3. Make a plan.

Knowledge is not enough. Everybody's goals are different as far as how people wish to shape their future. Property and personal issues are different in every case. Strategizing and making a plan customized to every person's unique set of circumstances is essential to moving forward. There are a number of ways that bankruptcy or debt solution alternatives can be crafted in order to meet those goals.

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#### 4. Move forward!

A fresh start can be had, but it doesn't happen fast or easy. I am a huge believer in setting goals and not looking back. The hardest part is taking that first step. Sometimes, it's more comforting to know that you are not alone in that journey. If there is one thing I can assure every person reading this article, it is that you are in good company – the company of hard working, honest people just like yourselves who have hit a rough patch.

Hopefully these four steps help you feel empowered to take that first step and move forward. A good night's sleep is very underrated!

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Contact Straffi & Straffi today for a free consultation. 732.341.3800.