

# **Bankruptcy Will Stop the Stress and Can Even Save Your Marriage!**

**By Arizona Bankruptcy Attorney John Skiba**

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When I first meet with people for a bankruptcy consultation most are at one of the lowest points in their lives. One of the most common things I hear is “I never thought I would be in this position.” That is what is so striking about this recession — the fact that it has permeated almost every income bracket and profession. In the beginning of the recession most of my bankruptcy clients were in professions dealing with real estate, construction, or auto sales. Now, many of my clients are business professionals, doctors, lawyers, teachers, and pretty much any job you can imagine. Having financial stress often puts stress family relationships as well. It is not uncommon for a couple to come into my office seeking bankruptcy help and then asking for a referral to a family law lawyer who can handle their divorce. The stress of dealing with collectors and the day to day struggle of not having enough money simply becomes too much. It is not surprising that in many studies financial problems is listed as the number one reason people divorce.

This leads to the question — how can bankruptcy help relieve the stress? First, when you meet with a bankruptcy attorney it can give you hope that there is a solution to your situation. I find that one of the biggest causes of stress is the feeling that your situation is hopeless and that there is no solution. Meeting with a bankruptcy attorney will help you see that bankruptcy law does provide relief, that we can put together a game plan that will help you retake control of your financial world. I offer a free bankruptcy consultation for this very purpose – to show you that there are options.

Second, immediately upon the filing of your bankruptcy case, the bankruptcy court here in Arizona will issue an order called the automatic stay that stops all collection efforts against you and any of your property. Simply put, this means that the phone calls will stop! Your creditors will not be able to sue you, garnish your wages, send you nasty letters, or continue to call you all day long. The stopping of the phone calls alone will add significant peace to your home.

Finally, the bankruptcy discharge order entered by the bankruptcy court here in Arizona will eliminate your debts and allow you a fresh start. For those of you wishing you could just hit reset on your financial life, a chapter 7 bankruptcy or chapter 13 bankruptcy may be what you are looking for.

Arizona bankruptcy attorney John Skiba offers a free bankruptcy consultation. He can be reached at (480) 420-4028 or via email at [john@skibalaw.com](mailto:john@skibalaw.com).