



## Change Your Attitude Toward Money: It's Not How Much You Make, It's What Do You Do With It.

MYTH: People file bankruptcy because they don't have money.

Absolutely not, most people file bankruptcy because they don't change their attitude toward money. Ask MC Hammer, Antoine Walker, Scottie Pippen, Toni Braxton, Lenny Dykstra, Eva Longoria, Donald Trump or Sonja Morgan of the JP Morgan clan. [A whopping 78% of former NFL players and 60% of former NBA players become broke or financially distressed after their careers.](#) Sheryl Swoopes career earnings approached \$50M, but due to bad investments, she filed bankruptcy in 2004.

Prior to filing bankruptcy, most consumers believe that bankruptcy is possibly the worst event that has happened in their lives. There is still great emotional stigma attached to filing a public document that essentially says, "I can't handle my finances." Many have waited until the very last moment to make this difficult decision and are often desperately trying to hold on to some semblance of pride in addition to their home, paycheck or car.

From the first consultation, [Denise Brown's Legal Direction](#) will begin to address the obvious symptoms of what pushed you to the point of filing. As the [pre-bankruptcy process](#) moves forward, we begin to address some of the less apparent root causes of financial distress. So in effect, filing bankruptcy and receiving a discharge becomes a new beginning, rather than a disastrous end.

The first step toward changing your financial situation is to change your attitude about what you do with your money. Becoming a good steward of all of your resources brings financial stability. Financial decisions made today affect your future. I'm sure none of the celebrities mentioned earlier saw a future in bankruptcy court. Here's 4 immediate steps to take.

Four Focus Areas:

- Set A Family Budget and Check Your Progress
- Educate Your Family on the New Normal Regarding Finances
- Don't Let Procrastination Make the Decision for You
- Build Savings into Your Budget

