

Bankruptcy Advice on the Internet

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<http://bankruptcysouthjersey.com/>

If you are considering filing a [bankruptcy](#) case, you are probably reading as much as you can about what to expect. The internet is full of information on bankruptcy. Some of it is trustworthy, but the majority of the “advice” is not what you should rely upon in your decision-making. It is essential that you understand that a computer cannot replace the years of experience and knowledge of an attorney like [McDowell Riga Posternock PC](#).

A bankruptcy filing is based upon your individual circumstances. You may be able to read an article about the means test (for example, our blog titled [“Chapter 7 Bankruptcy in Philadelphia”](#)) to determine if you are eligible to file a [Chapter 7 case](#). You may be able to read an article about the differences between a Chapter 7 case and a [Chapter 13 case](#) (like our blog titled [“Chapter 7 versus Chapter 13”](#)) to decide which case you believe you should file. However, articles such as these are meant to give generalized advice. They do not take into account your individual financial situation like an attorney does.

When you meet with a bankruptcy attorney, he or she will generally have you complete a lengthy questionnaire. The questions are thoughtfully created to cover not only your basic financial situation, but also to discover any areas where you may have issues arise in your filing. For instance, if you paid a loan back to your mother 3 weeks ago, your attorney will need to discuss **preferential payments** with you and how it may affect your case. A website will not ask you these types of questions, which sets you up for a grenade to go off during your bankruptcy. You should also be aware that many advice-givers on the internet are not even attorneys, but people who just think they know it all!

It is perfectly fine to go online and educate yourself regarding the bankruptcy process. Just be sure that you are getting your advice from a licensed attorney who actually practices in the area of bankruptcy (preferably in your geographic locale). It is not helpful to post your issues in open forums, because you typically will get conflicting answers that can lead to more confusion.

If you are considering a bankruptcy filing, contact lawyers with years of experience and knowledge like Ellen McDowell and Elissa Westbrook Smith at [McDowell Riga Posternock, PC](#).

If you are interested in learning more about Chapter 7, Chapter 11, or Chapter 13 bankruptcy, contact [McDowell Riga Posternock PC](#) at [856-528-3389](tel:856-528-3389) [begin_of_the_skype_highlighting](#) [856-528-3389](tel:856-528-3389) [end_of_the_skype_highlighting](#). Bankruptcy is designed to give people who are in financial difficulty a “fresh start.” Thus, if your debts are causing you undue stress, you should call us for a free initial consultation to discuss whether bankruptcy is the right option for you. Our New Jersey offices are located in Moorestown, Maple Shade, and Willingboro. Our Pennsylvania offices are located in Bryn Mawr and Philadelphia.