



## I Spent Too Much On Christmas Gifts...Now What?

Carl H. Starrett II

I have previously posted tips on how to avoid a Christmas debt hangover. Maybe you didn't get the memo, but that's okay. Pull up a chair and we'll roll up our sleeves to see what we can do.

The first thing to do is not to panic. December is traditionally a slow time for bankruptcy attorneys and I hear from many people who want to "have a good Christmas" and not focus on their debt issues. In January, reality sets in when the credit card bills start to arrive. If this is you, you are not alone.

The next thing to do is call me. There are many possibilities to deal with your Christmas debt. Maybe you payback some of your debts in a partial repayment plan under Chapter 13 bankruptcy. Maybe you will file for Chapter 7 bankruptcy and get rid of all debt except the recent purchases. Perhaps you will wait a few months to file for bankruptcy and possibly discharge even the Christmas purchases. The point here is that you have options available to you. Arm yourself with information.

Finally, you should act. Your debt problems will not go away by ignoring them. Call us at (619) 448-2129 or fill out our online questionnaire for a free case evaluation. Even if you decide not to file for bankruptcy, you will feel better about taking a step toward making things better.

**About the Author:** [Carl H. Starrett II](#) has been a licensed attorney since 1993 and is a member in good standing with the California State Bar, the San Diego County Bar Association and the [National Association of Consumer Bankruptcy Attorneys](#). Mr. Starrett practices in the areas of [bankruptcy](#), [business litigation](#), [construction](#) and [corporate planning](#).