



Christmas is a time for family, charitable giving, goodwill towards all, and gift giving. It is also a time when we can forget the troubles in our lives and enjoy one night of happiness. We will watch the glow of happiness of children as they open their gifts and watch the smiles of our loved ones as we enjoy the company of the ones we love. We will watch the holiday movies, song songs, and be merry. Each of us keeps Christmas in our own way and each of us has our own unique way of celebrating Christmas.

But for many of us, it is a way to get deeper into [debt](#). We seem to overspend and not pay attention to our budget, not to mention rushing from store to store to find that "one perfect gift". Unfortunately, the debt will catch up with us when we receive those [credit card](#) statements in the mail. Then the problems will begin (if they have not already).

You may try to avoid the problem, and avoid paying on the credit cards (because that may be all you can do). Then the [creditors](#) will start harassing you, and the stress will take over. It may become overwhelming and you wonder what can be done.

First off, watch your spending and do not spend more than you can afford to pay back. Spending yourself into bankruptcy is not what Christmas is about, so be careful and think before you buy. Also, if you spend on gifts during the Christmas season and wish to file bankruptcy immediately after, [your creditor may challenge your bankruptcy discharge if they believe it was committed by fraud](#).

If you are thinking of bankruptcy, your best option is to not spend any money on Christmas gifts. Your creditors will be monitoring your statements and the timing of your bankruptcy this time of year. It also makes sense, you do not have money and your finances are a mess, so why incur more problems and more debt, especially if you need [bankruptcy relief](#) right now.

Remember, if you file bankruptcy, you can keep your [stuff](#) and your [retirement savings](#), and get your debts discharged, but only if you do not run up your credit cards before filing. If you have already overspent with your credit cards, then come in and talk to us and we can help come up with a solution that will allow you to file and get a discharge on your debts.

So call your [Detroit Bankruptcy Lawyers](#) at (586) 439-4297, Extension 0, and set up your free consultation. We will discuss your options and help you get our of debt.