

## **Give Your Valentine the Gift of Bankruptcy!: Arizona Bankruptcy Attorney**

**By Arizona Bankruptcy Attorney John Skiba**

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Happy Valentine's Day! On this holiday when we celebrate relationships I doubt bankruptcy will be high on this list of topics discussed. However, bankruptcy may actually be the thing that will hold some couples together. I don't believe it is any surprise that financial difficulties can put immense stress on a relationship and may even lead to divorce. Financial problems have long been a top reason why couple's divorce. When I meet with couples I often see that one spouse blames the other for the situation they are in or simply the stress of being sued, constant collection telephone calls to the house, or wage garnishments have pushed a relationship to the breaking point. While bankruptcy has its own consequences, bankruptcy can help you get a fresh start and remove many of the things causing stress in the relationship that are making a difficult situation worse.

Immediately upon filing for bankruptcy the bankruptcy court will issue an order that stops all collections efforts against you. If the phone is ringing off the hook night and day, this will stop, immediately giving you some peace in your home life. For many the constant ringing of the phone is not only annoying but a constant reminder of the difficult situation they are in. Bankruptcy makes this stop. If you are being sued or facing a wage garnishment, this too will immediately stop. Whether it be a chapter 7 bankruptcy or chapter 13 bankruptcy, it will give you a chance to catch your breath and deal with your debt situation in an orderly manner.

Bankruptcy does offer a fresh start. Sometimes financial situations get so bad that it is best to wipe the slate clean. Bankruptcy, particularly a chapter 7 bankruptcy, will allow you to eliminate most of your unsecured debts (like credit card bills and medical debts) and allow you to rededicate yourself to better financial management. Bankruptcy has its own set of consequences but the opportunity to start over debt free often out weights the negative consequences of bankruptcy.

Arizona bankruptcy attorney John Skiba offers a free bankruptcy consultation to discuss your specific situation. He can be reached at (480) 464-1111.