

# [Bankruptcy & Discharging Debt](#)

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When a consumer files for bankruptcy, the main goal is generally to discharge debt. The discharge of debt is essentially the elimination of your personal liability to pay the debt. This is why many people refer to the bankruptcy process as providing individuals with a financial “fresh start.”

When a debtor files a case, the court requires disclosure of the debtor’s assets, debts, sources of income, expenditures, and other financial information. The debtor must provide a list of all his creditors. The court uses this list of creditors (often called the “creditor” matrix) to provide notice of your filing. Everyone on the creditor matrix who receives notice of the filing is bound by the discharge order.

What does the discharge order accomplish? Once the discharge order is entered by the court, creditors are prohibited from contacting the debtor concerning the discharged debt. In other words, all collection activity (including telephone calls, letters, lawsuits, etc.) are barred. In fact, if a creditor attempts the collection of a discharged debt, the creditor could be held liable for sanctions.

It is important for debtors to understand that there are certain types of debts that are not eligible for discharge. To learn more about non-dischargeable debts, please read my blog titled [“Some Debts Aren’t Discharged in Bankruptcy.”](#)

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## About the law office of Robert L. Firth

If you want to obtain a fresh start that will allow you to save for your retirement or your children’s college, contact [Robert L. Firth](#) to discuss the option of filing for bankruptcy protection.

*If you live in the area of [Coachella Valley of California](#) (Palm Springs, Cathedral City, Palm Desert, Indio, etc.) and you need to speak with an attorney about bankruptcy, estate planning and probate, real estate tax deferred exchanges, small business services or another important legal matter, contact the law office of [Robert L. Firth](#) at (760) 770-4066. We are committed to providing quality legal representation to individuals and businesses facing difficult legal challenges. Our firm believes in providing compassionate service at reasonable rates.*