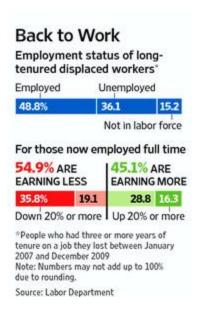
Arizona Bankruptcy Attorney: Newly Employed Earning Less

By John Skiba

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Today in the Wall Street Journal there is an article by Sudeep Reddy discussing that not only has there been sustained unemployment throughout the nation during this recession for over 20 months, but that those who have been able to secure new employment are taking jobs at reduced wages. In my bankruptcy practice I am seeing the same thing. Many people who are trying to save their homes through a chapter 13 bankruptcy have been unable to secure the type of employment needed to make the chapter 13 plan work. Further, many who have lost their jobs have been unable to locate any type of job, many for an extended period of over six months.

For those who have suffered a job loss matters are often made much more difficult if there is significant credit card debt or medical bills that are now going unpaid. Interest rates rise, minimum payments skyrocket, and the telephone rings day and night. I have seen many couples who are nearing retirement age who are not only suffering their own financial set backs but are also trying to help their adult children who have lost jobs or had a decrease in pay.

A chapter 7 bankruptcy can help those who are burdened with credit card debt or medical bills and whose focus is now just covering the basics let alone trying to get out of consumer debt. A chapter 7 bankruptcy will eliminate your credit card debt, medical bills, law suits, garnishments, and stop the phone calls.

I offer a free bankruptcy consultation to discuss your specific situation, present you with options, and help provide hope that there can be relief to the overwhelming stress that financial difficulties bring.

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