



File For Bankruptcy While Your Bills Are Current And You'll Have More Options

**by
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Many consumers think that they must fall behind on their bills and be in arrears before they can file for bankruptcy. Not so.

In fact, you're in a stronger position - and you have more options - if you file for bankruptcy while your bills are up to date.

Consumers often file for bankruptcy when they see the handwriting on the wall. They may have just lost their job - incurred huge medical bills - or separated from their spouse. Whatever the reason, they already know they won't be able to make future payments.

In addition, some people file for bankruptcy because they can make only minimum monthly payments. They feel like they'll never get out of debt.

How to Start: Speak with an experienced bankruptcy lawyer before you make any decisions - even while your bills are current. The lawyer can help you understand what lies ahead - and tell you the most effective ways you can protect yourself, your family and your assets.

Bankruptcy was written into the U.S. Constitution by our founding fathers. They wanted to help you keep your assets and eliminate overwhelming debt. So I encourage you to take advantage of this opportunity and look into your options.

Beware!

Don't cash in your retirement accounts to pay bills. Your retirement accounts are protected. Even if you file for bankruptcy, creditors cannot take money from your retirement accounts.

Don't borrow money to pay your bills. That only makes matters worse. And -

Don't sign up for debt repayment or debt management programs. Many of these are scams and result in even bigger problems.

What's more - even if you cashed in your retirement accounts... borrowed money... and used a debt

management service... you **still** might have to file for bankruptcy.

So start by talking with a bankruptcy lawyer so you know your legal rights. Your lawyer will answer your questions, help you avoid costly mistakes, and tell you the effective way to keep your assets and get rid of your debts. Serving the greater Chicago area, Richard Fonfrias of the Fonfrias Law Group is a financial rescue and bankruptcy expert with many years of experience assisting people in serious financial difficulty. Rich Fonfrias offers a wide range of legal services including financial rescue, bankruptcy repair, bankruptcy avoidance, foreclosure avoidance, loan modification services, mortgage repair, credit repair, tax reduction and tax lien services. Chicago bankruptcy lawyer Rich Fonfrias will work with you to build a brighter financial future for you and your family through effective legal strategies that will improve your financial health and solve your financial problems.

You're Invited to Call or E-mail.

"If you have questions about bankruptcy, foreclosure, credit card debt, loan modifications,
tax liens or other financial problems, please send your e-mail today to

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Money problems solved. Peace of mind protected.

Founder & Managing Partner

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