

“F” is for Fresh Start through Bankruptcy

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In the bankruptcy world (yes, there is such a place!) the term “[fresh start](#)” is mentioned so often that it can become cliché. However, when you can get past the initial feelings you may have about bankruptcy, the end result truly is a “fresh start” or at least a new opportunity or beginning.

Yesterday as I was reading the first newspaper of the New Year there were several articles on Arizona’s economy and some projections as to what our future holds. While there seems to be a general consensus that Arizona will improve (many of these projections were there same last year), there is likewise a consensus that the growth rate of the economy will be very slow. For those of you who are struggling week-to-week to pay the bills, this is not very comforting.

Bankruptcy, particularly [chapter 7 bankruptcy](#), can give you the fresh start you are looking for. Chapter 7 bankruptcy can provide a real opportunity to become [debt free](#) in about a 6 month time span. Chapter 7 bankruptcy is great for eliminating [unsecured debts](#). Examples of these types of debts are [credit cards](#), [medical bills](#), amounts owed on [repossessions](#), etc. These types of debts go away completely with no pay back required.

Further, if you are [being sued on a debt](#), dealing with non-stop [collection calls](#), or even having your [wages or bank accounts garnished](#), a chapter 7 bankruptcy will stop all of these collection efforts and allow you time to catch your breath and prepare your case to obtain your fresh start.

2012 does not have to be like 2011. If you have been dealing with the same creditors and same debt for years and are not able to get out of the pit you find yourself in, give me a call. 2012 will be the year you become debt free. My bankruptcy consultations are always free. I can be reached at (480) 420-4028 or via email at john@skibalaw.com .

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