

Arizona Bankruptcy Attorney: Dealing With a Garnishment Through Bankruptcy

By Arizona Bankruptcy Attorney John Skiba

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If you owe money on a credit card or similar type debt and fail to pay the amount owed, eventually the creditor may sue you resulting in a judgment. Once a creditor has a judgment against you they can then proceed with garnishing your wages or garnishing your bank accounts. In Arizona the creditor would be able to garnish up to 25% of each paycheck and could sweep your bank account leaving you with only \$300. For many either of these scenarios would be devastating.

If you are facing possible garnishment of your wages or bank account, or if you are already having your wages garnished, then bankruptcy may be an option you should look into. The filing of a chapter 7 bankruptcy or a chapter 13 bankruptcy will immediately stop the garnishment of your paycheck or stop the garnishment of your bank account. Further, if you are not having your wages garnished but have been sued by a creditor, the filing of a bankruptcy can stop the law suit, helping you avoid both a judgment and possible garnishment.

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