

Arizona Bankruptcy Attorney: New Year, Fresh Start

By Arizona Bankruptcy Attorney John Skiba

www.jacksonwhitelaw.com

Welcome to 2011! For many this New Year couldn't have come fast enough. 2010 was a pretty tough year economically in Arizona and many parts around the country. If you have been suffering through financial hardship over the past few years and feel like you can't hang on any longer then I would recommend making a decision that can help you eliminate your debt and give you a fresh start heading into the New Year.

January through April is typically a very busy time in the practice of bankruptcy law for a couple of reasons. The first is that people are making the decision that they can no longer carry the debt load they have been and need to simply start over. The beginning of a new year is a good time to do that. Second, a big concern for many people is how they are going to be able to afford the court costs and attorney's fees that are required to file for bankruptcy. This is a good question, because if you had a bunch of cash lying around you likely wouldn't be looking to bankruptcy. The answer is in your tax refund. If you are expecting a tax refund you can use those funds not only for your living expenses but to help pay for your bankruptcy proceeding.

Unfortunately the economic outlook for 2011 is not much different than that of 2010. If you are carrying large amounts of credit debt, medical bills, or if you are like most and you are upside down in your home, look into bankruptcy and see what options it provides. No one wants to file for bankruptcy, however many are surprised at the tools it has to help you eliminate debt, stay in your home, and get a fresh start.

Arizona attorney John Skiba offers a free bankruptcy consultation where you can discuss your specific situation and determine if bankruptcy can help you. Mr. Skiba can be reached at (480) 464-1111