SIGNS THAT BANKRUPTCY MIGHT BE UNAVOIDABLE.

The decision to file bankruptcy is a tough decision to make, but how do you know when it's time to take the first step and contact a bankruptcy attorney? Here are 20 signs that it may be time for you to consider filing bankruptcy:

1. You can no longer afford or barely can afford the minimum monthly payments on your credit cards;
2. My credit cards are charged to the max;
3. I use one credit card to pay the bill on other credit cards;
4. You are losing sleep over not being able to pay your bills;
5. Stress over your financial difficulties is negatively affecting your health;
6. I make only the minimum payments on my credit cards, and continue to make charges;
7. I don't pay all my bills every month;
8. I have responded to debt consolidation ads or offers;
9. I use my credit card to buy groceries because I don't have enough money in the bank;
10. I have bounced checks;
11. I have borrowed or contemplated borrowing money from a payday lender;
12. I have pawned some possessions to get cash;
13. Collection agencies are calling me at home and at work;
14. My paycheck has been garnished;
15. I am behind with my child support payments;
16. I spend more than I earn every month;
17. I have been late with my rent or mortgage payment;
18. I have been late with my car loan payment;
19. I have had my phone or lights shut off because I didn't pay the bills on time;
20. I have had my car repossessed.

If the above statements describe your current financial situation, then take charge of your life and learn about your options. Contact a bankruptcy attorney today to find out if bankruptcy is the right solution for you. The sooner you act, the sooner you can get your life back.

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