

Your Detroit Bankruptcy Lawyer took a call this week and a potential client in need and these were the first words out of his mouth. Now if you have been following my articles, you know I wrote before on why it's not a good idea to [price shop your bankruptcy lawyer](#). If you didn't read that article, read it now before going any further. No I'm going to tell you how you can afford your bankruptcy and get quality representation, at least with your Detroit bankruptcy Lawyer.

First off, cost should not be your primary concern. You all heard the saying "you get what you pay for"? Well, lawyers are no different. If you go for the cheapest attorney, you will more than likely get the cheapest representation. But you have bills and the whole reason you are filing for bankruptcy is because you can't make those bills. I get it. Here is how I can help.

## **Stop Paying the Credit Card Bills**

Yep, you read that right. Stop paying them. If you decide to hire a lawyer to file bankruptcy, it doesn't make much sense to continue to pay on those debts

when they will be discharged in your [Chapter 7](#) or [Chapter 13](#). You are just giving good money to the creditors, and those creditors may have to give that money back to the trustee as a preferential treatment. So you aren't doing yourself any favors here. Simply stop paying those credit card bills each month and use that money to pay your lawyer. Then your case can be filed quicker.

So your next question will be "but then the creditors are going to harass me". Sure, if you start missing payments, they will start calling. But by hiring your Detroit Bankruptcy for a small retainer (\$250.00 to start and I'm retained), you can refer all your creditor calls to me and let me deal with them. I will tell them you I represent you and they have to go through me and only me. I will then tell them you are in fact filing bankruptcy and we will have the case filed soon. Most of the time, the creditor marks the file and that's the end of that. If they were to file a lawsuit because of failure to pay them, by the time it works its way through the, your bankruptcy case will be filed and that will stop the creditors lawsuit. They know this also, so that's why they usually let the matter drop.

So refer all your creditor calls to me and let me worry about them for you. I will handle them and talk to them while we are waiting to file your case. Of course, once your case is filed, the creditors can't take any action against you.

## **Use Tax Refund to Pay Me**

This is simple enough. Once you get your refund, then pay my fee and we will have the case filed right away. remember, you don't have to use this money to get the creditors off your back. That's why you hired me.

## **Borrow Money From Friends and/or Family**

Before going any farther, please read this article on money owed to [friends and family](#). Now that you have read this article, you know that if you owe money to friends and family we have to list them in the petition. That means your legal obligation to pay them back will be discharged and they cannot collect from you legally.

That does not mean your moral obligation to pay them back ends. You are free to pay anyone back any money owed after your bankruptcy case is closed, if you so choose. So if mom and dad fronted you the money, after your case is closed, you can pay them back if you so choose. Your discharge means you do not have to pay them back, it doesn't mean you can't pay them back.

So ask mom and dad for a loan to pay your fees, then pay them back after your case is closed.

So now you know some ways to pay for the bankruptcy fees and still afford quality representation. If you have any other questions, please call me at (586) 439-4297 or if you live in Oakland County (248) 581-0598 and set up your free consultation (it will only cost you an hour of your time, so you have nothing to lose). I have convenient office hours and locations in Mt. Clemens, Troy, and Southfield. Call today and see what your Detroit Bankruptcy Lawyer can do for you.