

# How Bankruptcy Lawyers Can Help You Handle the Stress of Your Case

*Bankruptcy is devastating to families, business owners and most people. An attorney that deals with these situations reduces the stress of your case and life.*



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For some, it might mean the loss of a precious possession, one that may have taken years (perhaps even decades) to create. And for many business owners, even coming close to losing their company can have a devastating impact on their personal life and mental health.

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Helping individuals, business owners and their families get through a bankruptcy with dignity and peace of mind is my goal.”

*Michael A. Cibik, Esq.*

Tips for Managing the Emotional Stress of [Bankruptcy](#)

Bankruptcy is an excellent solution for honest people who are in tough financial situations. It provides a fresh start, allowing you to move forward with a clean slate. For many people, the actual process of filing for bankruptcy, with its complicated rules and red tape, is easier to handle than the flood of emotions surrounding their situation. Here are 6 tips for

managing the emotional stress of bankruptcy.

## Honor Your Feelings

You might feel surprised and even overwhelmed by the depth of your feelings when you decide to file for bankruptcy. Some people sink into anxiety and worry, while others try their best to put their emotions aside. This is not necessary.

Instead, honor your feelings by allowing them to flow through you. Notice and accept that you are doing the best for yourself and your family. Reading, relaxing and meditation are just a few common ways to calm your mind without repressing your feelings.

## Acknowledge Your Situation

For the vast majority of debtors considering bankruptcy, their current financial difficulty is the result of many factors, the majority of which were outside the debtor's control. Most people also made one or a

few financial mistakes that contributed to the situation.

Write a list of all the factors that contributed to your decision to file for bankruptcy. Make a commitment to yourself not to repeat the same financial mistakes. Consider the factors that weren't in your control, and realize that without the chain of events, you would likely not be in the financial position that leads to the filing for bankruptcy.

Acknowledge the reality of your situation, and then turn your energy towards a better financial future.

### Learn the Facts

Many people face bankruptcy with a great deal of anxiety and fear because they believe in common myths. You might worry that you will lose your home and car, that your employer will hold your bankruptcy against you, or that everyone you know will find out.

Sit down with a [trusted bankruptcy attorney](#) and learn the facts that apply to your individual situation. Knowledge is power, and most people are surprised to learn that things are not as dire as they imagined.

### Talk to Trusted Loved Ones

While you might not want to announce your bankruptcy to the world, it is important to seek support from those who are closest to you. Bankruptcy is extremely common in today's world, and you might just find that one or more of your loved ones have gone through it.

You will also come to realize that your worth is not tied to your finances and that the people who matter are truly on your side.

### Talk with a trusted friend or a Therapist

In a way, filing for bankruptcy necessarily represents the feeling of a loss in your life. It is important to get past any type of feeling of loss and develop the tools you need for the future. Talking with someone can be a vital part of making sense of how you are feeling, addressing any unnecessary worry, and moving you on to a healthy emotional state and financially healthier place.

### Make a Financial Recovery Plan

It is a myth that bankruptcy will prevent you from ever getting credit in the future. In fact, many people start receiving credit offers within one to two months after their bankruptcy is finalized. It is true that you will begin with lower limits, higher interest rates, and possible security deposits, but many people

report that they were able to build a healthy financial picture in two years or less.

In meditation or during the quiet moments of your day, begin to visualize yourself as financially secure with a strong credit profile. Then develop a plan of action to reach that goal.

Create a realistic timeline, consider your budget, and set a series of smaller goals for which you can reward yourself. Developing a new plan will get you excited about the future, make the present seem less significant, and help you learn the financial skills you need for a lifetime of success.

Filing for bankruptcy can be an emotional roller coaster, but it is really not necessary to feel that way. Millions of honest people have filed for Bankruptcy with the goal of having a better financial future. Give yourself time and patience, speak with trusted loved ones and focus on the future. Over time, your fears and worry will be replaced with hope and excitement.

Cibik & Cataldo can help you deal with bankruptcy stress! If you need legal help with filing for bankruptcy or want to get your questions answered, feel free to contact us at 215-735-1060.

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