

Don't Let the "Bankruptcy Stigma" Stop You From Getting Help

Lewisville, TX. A Texas attorney is urging anyone with debt to seek help from a legal professional, despite the perceived unfair stigma attached to bankruptcy.

LEWISVILLE , TEXAS, UNITED STATES, January 14, 2019 /EINPresswire.com/ -- David Shuster, a [bankruptcy attorney](#) based near Dallas - Ft. Worth, offered valuable tips in a recent [Facebook Live interview](#), which took place on the AskTheLawyers.com™ Facebook page.

He stressed that bankruptcy can help stop creditors from harassing you, it can help you pay your creditors, it can discharge some of your debt, and it can put a stop to things like home foreclosures or seizure of your property.

"Obviously, there's a negative connotation with the word, but it's a very positive thing," he said.

He explained the two main types of bankruptcy available to consumers.

Chapter 7 allows consumers to discharge some of their debt, and the process is complete within roughly 90 days. The debtor files their case, and they attend one meeting. Some types of debt are automatically discharged.

Debtors filing for Chapter 13 will create a plan to repay their creditors, starting with the most pressing debts. This process takes about three to five years to complete, and it allows the debtor to pay off their creditors and keep their property (like a car or house).

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David Shuster

Shuster said that your best option depends on many factors: the types of debt you have, whether or not you have kids, your assets, and your disposable income.

He also said that despite the negative connotation, you will be receiving credit card offers within weeks of completing

bankruptcy, and it will not stop you from living your life. He urges that you consult with a bankruptcy attorney first, otherwise you could make mistakes that lead to the loss of your home or car.

"All of the things that you're protected from in a bankruptcy can come back to haunt you if you



Attorney David Shuster

don't fill out the forms correctly and you don't sign the proper statute that allows you to keep something that you otherwise would have been allowed to keep," he said.

David Shuster is a bankruptcy attorney at Shuster Law PLLC. He offers free consultations, and he can be reached at 888-365-0921. Learn more about his practice and experience here:

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