

## Looking for a way to afford Bankruptcy fees?

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When you're struggling financially bankruptcy can be a great investment for your future, so it is well worth it to find a way to cover the upfront costs. This time of year, many wisely choose to use tax refunds to cover the cost of filing for bankruptcy.

For people who are overwhelmed by debt, bankruptcy is an invaluable lifeline to a new financial future. But, many people who could benefit from bankruptcy, hesitate to get help from a local Chapter 7 and 13 bankruptcy attorney because they are worried about the costs and fees. Sadly, waiting only makes the problem worse - the longer you put off dealing with your problems, the deeper in debt you become.

When money becomes tight, temptation sets in and many may use their tax refund as an opportunity to splurge, since the unexpected cash feels a little bit like a gift. But, what better gift can you give yourself than the peace of mind and financial freedom that comes with a successful bankruptcy? By using your tax return to invest in financial recovery, you can get rid of your debts, start over fresh, and move on to a new chapter in your life.

Indeed, using your tax refund to cover the costs of bankruptcy is a better move now than it ever was, since recent bankruptcy reforms have made filing more expensive. The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 increased filing fees and added new pre-filing and pre-discharge requirements for bankruptcy seekers. With the added requirements, unfortunately, come additional costs.

Still, the cost of filing for bankruptcy pales in comparison to the cost of living with substantial debt. If you are considering bankruptcy, talk to a local bankruptcy attorney who can help you find a way to make the process affordable. We are local here in Redding and Red Bluff. Call us today at 530-241-3350 for a free consultation