

Title:

Advice when Choosing a Bankruptcy Lawyer

Word Count:

345

Summary:

This article offers pertinent advice for consumers seeking the help of a bankruptcy lawyer. If your case is simple, then chances are you can file on your own.

Keywords:

Bankruptcy alternative , Debt negotiation, Debt settlement

Article Body:

1. First and foremost, ask yourself, "Do I even need a bankruptcy lawyer to file my case?" If your case is fairly straightforward, then chances are you can get a bankruptcy petition preparer to file your case for much less than the cost of hiring a lawyer. Despite popular conception, bankruptcy law is not very complicated, so hiring an expert most of the times does not make sense. The real question then becomes, "How complicated is my case?" In short, if a) you have 100 percent unsecured debt (credit cards, medical bills, personal loans, repossessions, etc.); b) you're unemployed with no assets (car, home, brokerage accounts, etc.) and c) you did not accumulate the debt very recently or in any way that can be construed as fraudulent (i.e. buying a big screen TV on a credit card a month before you filed) then you may not need a bankruptcy lawyer to file your case.

2. If your case is more complicated, then will you receive the sort of personal attention that you deserve in order to have your case properly handled? A lot of bankruptcy firms are devoted to basic filings, and you will receive little to no attention from your actual lawyer. With this much at stake, it's important that you deal directly with a professional that is an expert in bankruptcy law.

3. Get a referral. If you know someone who has filed bankruptcy, don't be afraid to ask them whether they felt their lawyer handled their case well. If you don't know anyone who has filed bankruptcy before, then call a law firm outside of your area and ask for a referral from them.

4. Shop around. Most bankruptcy lawyers will at least offer a free initial consultation. Find a lawyer that you feel comfortable discussing your personal matters with and who offers a competitive rate for their fees. Remember not to compromise quality and experience just because a bankruptcy lawyer offers lower fees, however. Contact your state's Attorney General office for a suggested list of bankruptcy lawyers in your area.