

## How A Tacoma Bankruptcy Law Firm Can Help Stop Creditors From Calling

In today's economic uncertainty, financial security is no longer something that is guaranteed. Even after years of working hard and saving money, people still find themselves with unmanageable debt, and need to file bankruptcy. A Bankruptcy Attorney Tacoma Law Firm has helped many clients do just that, discharging millions of dollars of debt.

A Tacoma attorney can explain to you the two options available to you: Chapter 7 and Chapter 13. A Chapter 7 requires that you pass a Means Test of your income and assets, and can discharge unpaid personal loans, medical and utility bills, and credit cards.

A Chapter 13 is sometimes the better option, especially if you don't qualify for a Chapter 7. You can repay all your debts over a 3-5 year period with a repayment plan that is worked out by the court. At the end, debts including car loans, taxes and back mortgage payments will all be settled. Throughout the payment plan, your creditors won't be allowed to contact you about debt.

If you find yourself unable to keep up with your mortgage repayments, medical bills, student loan, or credit card payments, don't give up; there is an answer. There's no need to feel ashamed about your situation, as many others are going through the exact same thing.

A bankruptcy attorney can assess your financial situation and give you the best advice on what you can do next. They will help you decide the most appropriate course of action for you, and then arrange the best payment plan for you to be able to pay the attorney fees. There's no need to pay the full fees up front, as your case can be filed first.

A Tacoma bankruptcy attorney is happy to answer all questions you have regarding your options as they guide you throughout the entire process. The debt relief agency can help you find solutions to your debt problems and help relieve your stress, so you can begin the process that will start you on your path to financial freedom.

To stop your creditors from calling you consider hiring a bankruptcy attorney Tacoma area. For an initial consultation with the credible lawyer, click here <http://www.findbankruptcy.com>.