

# Can You File Bankruptcy Without a Lawyer?

Can you file bankruptcy without a lawyer? Many people want to know the answer to this question as they explore the possibility of filing bankruptcy to get debt under control. The answer is more complicated than you might think.

## Filing on Your Own

The law does allow you to file bankruptcy without an attorney. If you are representing yourself in your bankruptcy claim you will need to complete extensive research to understand bankruptcy law and the responsibilities you will have during the process.

You will be required to file particular documents with the court at the proper times, and you will need to determine which kind of bankruptcy is right for your situation. While you can file for bankruptcy on your own, we do not recommend that you do.

That is because bankruptcy laws are complicated, and the possibility of making a mistake is high. Hiring an attorney can give you the confidence that comes from knowing you are navigating this system with someone who understands it and has done it many times before.

## Consequences of Filing on Your Own

### Lower Chance of Success

People who file for bankruptcy without a lawyer are far less likely to win their cases than people who have attorneys on their sides. That is because an attorney specializing in bankruptcy knows what a court wants to see in order to grant a bankruptcy request.

An attorney will tell you exactly how to prepare for your case and will help you make the right decisions throughout.

### Risk of Losing Property

One of the common concerns in bankruptcy is a fear that you might lose your car or your house. There are certain kinds of bankruptcy that do require that you liquidate your assets in order to pay your creditors. This could mean selling or returning your car or walking away from your house.

When you hire a bankruptcy attorney, you will tell the attorney about the property you want to keep. Then the attorney will make sure that you pursue the type of bankruptcy that will allow you to keep this property. The attorney will know how to correctly list the assets you are willing to give up and those you would like to keep, making sure that your position is clear with the court.

## **One Mistake Could End the Case**

It is crucial in a bankruptcy case that you fill out paperwork properly and provide the correct documentation to the courts. If you fail to do this correctly the bankruptcy court can decide to deny your case and throw it out of court without giving you a chance to remedy the situation. Hiring an attorney will keep this from happening and ensure that your case is heard.

## **What a Lawyer Can Bring**

### **Answers**

The first step in working with a bankruptcy attorney should be a free consultation. You will meet with the attorney who is interested in hearing your story and will ask you questions about your problems with debt and your financial situation.

You won't be judged for your past mistakes or made to feel unimportant. In fact, you will be empowered to take action that will turn your financial problems around.

### **Advice**

A professional bankruptcy attorney will know about decisions that have to be made during a bankruptcy case and will make sure you understand your options. The attorney will assess your situation and give you honest advice about whether bankruptcy is the best option for you.

The attorney will also help you decide which type of bankruptcy you should file. There are many choices you will have to make throughout the process, and your attorney will know which decisions will lead to the best outcome.

Your attorney can tell you which types of debt qualify for being eliminated or discharged through bankruptcy and which types will remain after the case is closed. You will learn about your responsibilities throughout the process that may include credit counseling and classes in debt management.

## **Experience**

Having experience with bankruptcy court is very important to a good outcome. Your bankruptcy attorney has probably worked with cases like yours many times before and will know how to watch out for pitfalls and take advantage of the laws so you can come out on top. Your lawyer knows what is required and how courts look at various bankruptcy requests.

The bankruptcy process can be stressful, but having someone with experience on your side can allow you to relax and be confident that your issues will be taken care of and that you will get a second chance with your finances.

## **Professional Representation**

Hiring a professional to represent you in a bankruptcy case shows the court that you are serious about turning your finances around and that your case has already been evaluated by someone with knowledge of the bankruptcy process.

Bankruptcy attorneys often go in front of the same judges, case after case, and get to know a judge's preferences and pet peeves.

## **Handle Creditors**

If you owe money to a company or lender, you are probably getting many phone calls about that debt. You may be worried that the debt collectors are going to begin calling you at work or calling your relative's homes asking about you.

Having debt collectors constantly calling you can be an embarrassing problem and may cause you to become anxious each time the phone rings. Once you hire a bankruptcy attorney, your creditors and collection agencies are no longer allowed to contact you.

If they contact you illegally, your lawyer will know how to respond. You will not have to handle collection agency representatives on your own.

## **Bankruptcy Can Help with Out-of-Control Debt**

People usually choose to file bankruptcy when they realize that their debt has gotten out of control. There are many different circumstances that can cause debt to accumulate. You may have recently gone through a divorce that came with a high financial cost. You or a family

member may have been involved in an accident and are paying medical bills. You may have simply made some bad choices.

When you owe more debt than you can pay off, it is easy for that debt to grow. Each month when you cannot pay the minimum amount on your credit card or make a loan payment, fees can drive our debt up even higher. Soon you may have no hope of paying it off.

## **Bankruptcy Can Give You Another Chance**

Sometimes people see bankruptcy as a negative thing, but it was really created to help you get out of a difficult financial situation. Once you have assessed your financial problems and taken steps to make things easier to handle, you are free to start again. You can rebuild your credit, making better choices this time. You will be free from debt collectors and stress that comes from not being able to pay your bills.

Having financial difficulties can ruin your life, and bankruptcy is a helpful answer for many people. You can help get your financial life under control. Can you file bankruptcy without a lawyer? Yes, but you should talk to an expert first.