

Billy Graham Encourages Seeking God's Guidance

Before Filing Bankruptcy

By John Skiba, Arizona Bankruptcy Attorney

www.skibalaw.com



Should you seek out God's guidance before filing for bankruptcy? Rev. Billy Graham says yes in a recent article when the question of the morality of bankruptcy was posed to him. After I have explained the nuts and bolts of the bankruptcy process to people I often get asked whether I think it is morally acceptable to file for bankruptcy.

In a way it is a funny question to ask a bankruptcy lawyer. Either I feel that it is morally acceptable to file bankruptcy or I am encouraging people to do something I personally believe is immoral on a daily basis. I would hope that it is the former with all bankruptcy attorneys.

Bankruptcy is not right for every debt situation. It may be hard to believe, but I truly don't recommend it for every person. There are some situations where there are other options.

As to the morality of bankruptcy, I do see a difference between those people who have incurred debts with every intention to pay and then something occurs in life (i.e. job loss, reduction in income, medical problems) that makes it nearly impossible to pay the bills, and those people who rack up the credit card debt with no intention of ever paying the debt. And I can truly say as a person who deals with people's debt problems on a daily basis that I almost never see the latter type situation.

Further, the behavior of debt collectors often leave people with very little choice. The aggressive tactics used by collection agencies back a person into a corner where the only choice left is bankruptcy. High interest rates, non-stop telephone calls, contacting family members, threatening jail, and other heavy-handed (and often illegal) tactics strain people to their limits. The days of letting people pay what they can to get the debt paid in full are essentially gone.

People don't want to file bankruptcy. They file because they have to. They file because their lives have been turned upside down and don't have any other options. They file because there really is no other choice.

If you need help with your debt problems. Give me a call. (480) 420-4028 or email me at john@skibalaw.com.

Thanks to New York bankruptcy attorney [Jay Fleischman](#) for bringing this article to my attention.

Image Credit: [Wikipedia](#)

Related posts:

1. [Don't Pay Your Family Before Filing Bankruptcy: How to Avoid a Preference \(6.5\)](#)
2. [Do's and Don'ts Prior to Filing for Bankruptcy \(5.6\)](#)
3. [Is Filing Bankruptcy Worth the Money? \(5.6\)](#)
4. [Can My Boss Fire Me for Filing Bankruptcy? Discrimination and Bankruptcy. \(5.3\)](#)