

Can't I Just Hire a Paralegal to Prepare My Bankruptcy?

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Yesterday I received a telephone call from a person who was looking into filing bankruptcy. She made it very clear from the get-go that price was the main concern when it came to choosing someone to help her with the bankruptcy filing. I understand that. If you are needing to file bankruptcy money is obviously tight and you want to get the best deal possible. While I am all for bargain shopping in most areas, one area where I would not recommend going with the lowest price out there is with your bankruptcy attorney.

The caller asked me what my fees were and I told her that for a most [chapter 7 bankruptcy](#) cases I charge \$1,700 plus the filing fee ([you can see a breakdown of the fees I charge here](#)). Her response was that I was much too expensive and that she had already spoken to a paralegal who would put her case together for \$400. She challenged me as to why she shouldn't simply go with the paralegal - or even just file the case herself.

I gave her the advice I give everyone. Even if you don't file your bankruptcy with me, find an attorney you are comfortable with and one you can afford. Bankruptcy law can be complex. What you don't know can and will hurt you in a bankruptcy filing. I have seen people who have represented themselves or used a paralegal for their case lose property that would have [otherwise been protected](#). In the end, the money you are saving by using a paralegal or document preparer may be peanuts compared to the money or property you may lose by going into a bankruptcy case without a complete understanding as to what you are doing.

The purpose of this article is not to disparage paralegals. Many of the paralegals I have worked with over the years are very competent and were a vital part of my bankruptcy practice. However they cannot give legal advice. And without competent legal advice you

run the very real risk of having problems with your bankruptcy or losing otherwise protected assets. Do the research. Find someone you can work with. Find a way to make it happen. Most bankruptcy attorneys will work with you to make payment arrangements that will accommodate your budget and timeframe.

Image Credit: [Magalie L'Abbe](#)