

## What's keeping you from filing bankruptcy?

You're in financial trouble, have considered filing bankruptcy, but haven't taken any steps toward it. What's holding you back? If you're like many of my clients who wished they had done it sooner, it's likely some of the following reasons are holding you back.

- **You're in denial** about your financial situation. Some people wait until creditors sue them or their house enters the foreclosure process. They've been in denial and it took a "shock" from the outside to break through that. It would be better for you if you put the denial aside earlier.
- **You're depressed** about your financial situation, and that depression is keeping you from doing something about it. Realize that the sooner you put that depression aside and start to take action, the sooner you'll start to improve your situation. In fact, the very act of taking action seems to lessen the depression.
- **You're determined to "make it work"**, whatever that means for you. It's a good thing that we're determined, but sometimes we need to step back and take stock of our situation instead of continuing to try to "make it work".

There are many other reasons you might be holding back from seeing if bankruptcy might be a good thing for you, and I'll link to some of them below. But the result is the same, not taking action to improve your situation. Please, if you even think you might benefit from filing bankruptcy, **consult with an experienced bankruptcy attorney in your area sooner rather than later.**

[Bankruptcy, we don't want to do that!](#)

[Save your assets! Don't wait too long.](#)

[Should you avoid bankruptcy?](#)

[Is this your "Window of Opportunity" for bankruptcy?](#)

[Bankruptcy is a last resort. Do not believe it!](#)

[In debt and don't see a way out? Maybe change your thinking...](#)

[Thinking of filing bankruptcy? Don't do these 7 things.](#)

[Will bankruptcy ruin my credit \(revisited\)?](#)

[Are you too proud to consider bankruptcy?](#)

Malcolm Ruthven  
Attorney at Law  
San Francisco Bay Area  
415.342.4666 Fax 415.869.6645  
[mruthven@mruthvenlaw.com](mailto:mruthven@mruthvenlaw.com)  
[ca-bklaw.com](http://ca-bklaw.com)



Click [bankruptcy](#) for more information from [Malcolm Ruthven](#)