

Bankruptcy in Fresno, CA: What is holding you back?

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In today's economy, many people know that they should probably file for [bankruptcy](#) protection, but something is holding them back. In sum, YOU are likely preventing yourself from getting the financial relief that you desperately need. It is our emotions, not reason, that typically stand in the way of getting a financial "fresh start."

The first emotion that most individuals feel about filing bankruptcy is fear. It is a fear of the unknown. It is common for people to fear that they will be viewed as a failure and that they will not be able to live without credit. These fears are based on a general misunderstanding about bankruptcy. In short, most people will never know you filed a bankruptcy case and you will be able to obtain credit once your case has concluded. For more information on this topic, please read my blog titled ["Obtaining Credit After Bankruptcy."](#)

The next emotion that tends to surface when someone is facing a bankruptcy filing is pride. Many individuals feel that they are not 'the type' to file bankruptcy. What most people don't understand is 'the type' that files a case are typically honest, hard-working citizens who have lost a job, gotten a divorce, or had a severe medical issue and can no longer pay their bills. Filing a bankruptcy is not a moral failing; rather, it is a legal means for you to deal with your financial difficulties.

Finally, debtors typically must get over being stubborn before they file their case. Many people just want to dig their heels in and continue on until they find a way out of their financial struggles. What is odd about this attitude is that bankruptcy is their way out! Unfortunately, digging in your heels sometimes just makes your hole even bigger.

When emotions finally wear down and rationale thought sets in, it is clear to most individuals that bankruptcy is not only the best decision, it is one they should've made months ago. Life is full of difficult decisions. Just remember, that sometimes our emotions cloud our better judgment.

If you are considering filing a bankruptcy case, meet with attorney [Jerry R. Lowe](#) to discuss whether it is the best option for you.

About Jerry R. Lowe

If you are considering filing for bankruptcy protection, call Fresno bankruptcy attorney [Jerry R. Lowe](mailto:Jerry.R.Lowe@fresnobankruptcy.com) at [\(559\)513-8535](tel:5595138535). Mr. Lowe provides representation for debtors in Chapter 7 and Chapter 13 bankruptcy matters throughout California's Central Valley in communities such as Fresno, Clovis, Reedley, Sanger, Selma, Madera, Chowchilla, Oakhurst, Coarsegold, Auberry, Prather, Coalinga, Avenal, Corcoran, Hanford, Lemoore, Tulare and Visalia.