

To File or Not to File - That Is the Question

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With all due respect to Shakespeare, for people in financial crisis whether or not to file bankruptcy is a serious decision. All too often, that decision making process is complicated by a lack of information, or just a whole lot of mis-information. Sometimes this mis-information comes from well-meaning friends or family. Other times it comes from **aggressive creditors** and **bill collectors** trying to intimidate people into paying. I realize this may be shocking, but **some bill collectors do not always tell the truth** when discussing creditors' rights and remedies with a person from whom they are trying to collect money. There are many terms for describing this sort of collection tactic, but for our purpose let's just call it lying.

Please visit our website for more information.

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