



Your Tax Refund Could Be Your Saving Grace

It's tax season again, and with many people expecting a large tax refund, this is a time to make some important financial decisions. If you're drowning in debt, like many Americans, you may be able to use that tax refund to have a second chance and begin the New Year with a **FINANCIAL FRESH START** and **PEACE OF MIND** through bankruptcy.

Job loss or reduction in pay is one of the leading causes of financial distress. If you are in this situation, smart strategic use of a tax refund may provide significant relief from the stress of overbearing creditors. Finding out what options may be available through bankruptcy is critical for making informed choices.

Far too many people use their tax refund to make minimum payments or catch-up payments on credit accounts, only to find they are still struggling to service the same installment debt the following month, without the extra funds from the tax refund. In many such situations the proper strategic use of the refund could have brought the relief of a fresh start to individuals and their families.

If you are behind on your vehicle or house payments, filing a Chapter 13 bankruptcy could offer you a way to get caught up while continuing to keep your property.

Don't make the mistake so many people make of using their tax refund to put financial Band-Aids on problems that could be cured with the strategic use of the money. Let's see if you and your family could benefit from using your tax refund into a financial fresh start.

If you need financial help and would like to speak to an attorney to see if bankruptcy is an option for you. Call the office of Rodney S. Scott and schedule your **FREE INITIAL CONSULTATION** or complete our on-line evaluation **BEFORE** you spend your tax refund.

CALL NOW 903-753-3023 - 800-572-9629

Or visit our website at
www.rodneyscott.com