



# Surviving Personal Bankruptcy: Your Guide to the Personal, Legal, and Financial Issues

*Nora Raum*

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**Surviving Personal Bankruptcy: Your Guide to the Personal, Legal, and Financial Issues** Nora Raum  
**From experienced bankruptcy attorney and trusted NPR newscaster Nora Raum: a compassionate, step-by-step guide for recovering from financial crisis**

Personal bankruptcy filings continue at record levels, due in large part to soaring medical costs, increasing numbers of uninsured Americans, an unstable job market, and unprecedented credit-card marketing. Drawing on eighteen years of experience as a bankruptcy attorney, Nora Raum has created a unique lifeline for those facing the challenge of insurmountable debt. Counseling readers on the emotional as well as the practical aspects of regaining their financial footing, *Surviving Personal Bankruptcy* provides:

- o Up-to-date, jargon-free information about the new bankruptcy laws passed in 2005
- o An eye-opening process for weighing all the options, including alternatives to bankruptcy and descriptions of Chapter 7 and Chapter 13 bankruptcy
- o Easy-to-use worksheets to help readers analyze their finances rationally
- o Worksheets for tabulating debt and preparing to file
- o Advice for hiring a great lawyer and preparing for the hearing
- o Sample letters to credit-reporting agencies and creditors
- o A plan for life after bankruptcy, including how to avoid scammers who prey on those who have declared bankruptcy
- o A question-and-answer chapter, with candid advice for real-life situations
- o True stories of well-known people who've filed for bankruptcy—heartening proof that it can happen to anyone

Filing for personal bankruptcy is not a dead end; it's merely a turning point in the road to financial recovery. By removing the stigma and confusion, Nora Raum will make that road much smoother.

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A lot of people always spent all their free time to vacation or maybe go to the outside with them household or their friend. Were you aware? Many a lot of people spent they free time just watching TV, or maybe playing video games all day long. If you want to try to find a new activity here is look different you can read any book. It is really fun for yourself. If you enjoy the book that you read you can spent the entire day to reading a book. The book Surviving Personal Bankruptcy: Your Guide to the Personal, Legal, and Financial Issues it is extremely good to read. There are a lot of people who recommended this book. They were enjoying reading this book. If you did not have enough space to bring this book you can buy often the e-book. You can m0ore effortlessly to read this book from a smart phone. The price is not to fund but this book

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