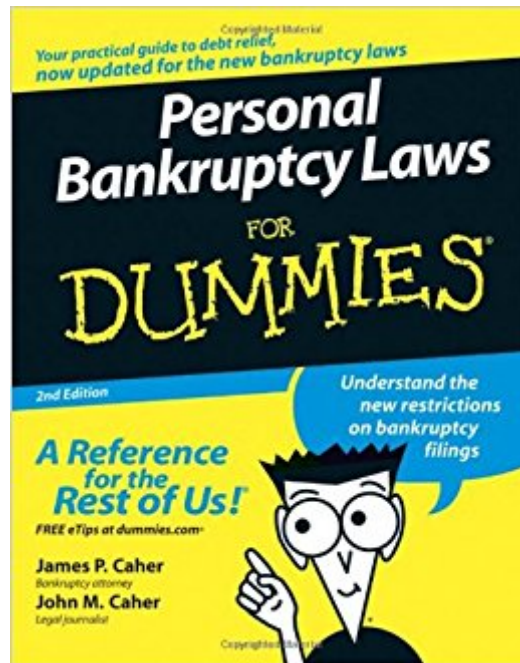




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Personal Bankruptcy Laws For Dummies



Synopsis

With tips on understanding -- and surviving -- the new bankruptcy laws If you're considering bankruptcy, you need straightforward answers and reliable advice. This handy guide covers it all -- so you can get your finances in line and your life back on track. This updated new edition covers everything you need to know about the new bankruptcy law and includes even better resources. Don't get desperate -- get out of debt instead! Discover how to

- * Weigh the consequences of bankruptcy
- * Manage your spending
- * Find professional help you can trust
- * Decide on the right type of bankruptcy
- * Pass the means test
- * Keep more of your stuff

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With tips on understanding and surviving the new bankruptcy laws If you're considering bankruptcy, you need straightforward answers and reliable advice. This handy guide covers it all; so you can get your finances in line and your life back on track. This updated new edition covers everything you need to know about the new bankruptcy law and includes even better resources. Don't get desperate; get out of debt instead! Discover how to Weigh the consequences of bankruptcy Manage your spending Find professional help you can trust Decide on the right type of bankruptcy Pass the means test Keep more of your stuff

James P. Caher, a practicing attorney with 30 years of experience, is a nationally recognized expert on consumer bankruptcies and authority on the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Jim coauthored, with his brother John, *Debt Free! Your Guide to Personal*

Bankruptcy Without Shame (Henry Holt, 1996) and two highly regarded books for lawyers: Discharging Marital Obligations in Bankruptcy (LRP, 1997) and Discharging Credit Card Debts in Bankruptcy (LRP, 1998). In addition, Jim has published scores of articles for bankruptcy professionals and is frequently called upon to analyze and interpret the complicated provisions of the 2005 bankruptcy law. He was labeled the "online guru" by a national legal weekly because of his regular appearances on the Internet as an expert analyst on bankruptcy law. Jim also serves on the editorial board of the American Bankruptcy Institute. Jim graduated from Niagara University and then earned his law degree from Memphis State University Law School, where he was a member of the Law Review and recipient of the American Jurisprudence Award for Excellence in the field of debtor-creditor relations. He filed his first consumer bankruptcy case shortly after graduating in 1975. Jim lives and practices in Eugene, Oregon. John M. Caher is a legal journalist who has written about law and the courts for most of his 25-year career. Currently the Albany bureau chief for the New York Law Journal, John previously was state editor and legal affairs reporter for the Times Union of Albany, New York. His legal reportage has won more than two dozen awards, including prestigious honors from the American Bar Association, the New York State Bar Association, the Erie County Bar Association, and the Associated Press. John coauthored, with his brother Jim, Debt Free! Your Guide to Personal Bankruptcy Without Shame (Henry Holt, 1996). He is the author of King of the Mountain: The Rise, Fall and Redemption of Chief Judge Sol Wachtler (Prometheus Books, 1998). In addition, John was the principal writer assisting former U.S. Treasury Secretary William E. Simon in preparation of his memoirs. Mr. Simon's autobiography, A Time for Reflection, was published in 2003 by Regnery. John is a 1980 graduate of Utica College of Syracuse University, where he received his bachelor's degree in journalism, and a 1993 graduate of Rensselaer Polytechnic Institute, where he earned a master's degree in technical communications/graphics. John lives in Clifton Park, New York.

As a former (recovering and remorseful)banker I wanted to see what draconian revisions the credit card and finance industry put in the law back at the beginning of Geo. W's first term. Like most of today's legislation, these revisions were written by the industry. Hmmm.Does that sound like fascism??? This book was well put together and very helpful. A word of caution, "Don't try this at Home". Read for information,then find a Board certified bankruptcy Specialist.

Do your homework and read this thing front to back before sitting down with a bankruptcy attorney.

Many of them are vultures, especially the kind that are on the first page of google results.

But if you do, this book will answer all the questions you have and then some you have not thought of. Of course there is not substitute for a good attorney, but this book will certainly put you at ease. One point the book makes that I want to stress is, don't think of bk as a last resort, i.e. don't suffer for years only to end up doing it anyway. If bk is the best answer follow your heart, but this book also gives you alternatives worth exploring. My own bit of advise, don't try and do it yourself, and beware of the \$500.00 guy, they rely on volume, and just wont put the effort into every case like a good council will. Good Luck!!

it talks about everything from chapter 7 to chapter13all the in and outs of ityou almost avoid greedy attorneys this way

I had hoped to find a more recent publication of this book but it still had great information. I read it cover to cover.

This humorous book is wonderfully well explained. It really gives you all the information you need as a layperson to make the decision to file or not without complicating things unnecessarily. I highly recommend it

Answered my questions!

Most of the "Dummies" books are fairly comparable. I bought this one for my Son.

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