

Title:

Alternatives To Filing Bankruptcy?

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Summary:

There is just no easy way to get out of debt, you have to face up to the consequences. A bankr

If your credit isn't in terrible shape, can you reduce your other expenses, even if it means m

Keywords:

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Article Body:

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Alternatives:

Selling the second car

Pulling equity out of your home

Applying for a non secured signature loan

Obtaining a loan from a relative

Selling your home and paying off your debts with the proceeds and then renting

Cashing out your 401K/retirement benefits

Selling family heirlooms, jewelry, etc

Filing Bankruptcy - Final Solution

If your credit is already gone or one of the above isn't an option, go through Consumer Credit

If CCCS won't take you, you may want to consider bankruptcy. Filing a Chapter 13 takes longer,

If you are so far in debt that you can never repay it, then the best solution may be a Chapter

Disadvantages of Filing Bankruptcy

The disadvantage is that this shows on your credit report for 10 years from the date of filing

There is no magic solution. Don't believe anyone who tells you otherwise.

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