

Fixing Financial Affliction

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Fixing Financial Affliction

Failing finances are a common problem now-a-days. How does one extricate himself from a heavy debt load? There are ads that offer to do that ... for a price. It may be the answer for some. However, there are things one can do for himself.

The first step to relieve debt is not to make any more. There are very creative ways to save money. Ben Franklin said, "A penny saved is a penny earned." Bill Gothard said several years ago, "A dollar saved is a dollar sixty earned!" In other words, taking into account the multitude of revealed and hidden taxes, working expenses, etc., one then needed to earn \$1.60 in order to have \$1.00 to spend! How much do we have left today?! One of the best and most practical resources for saving money is Dr. Alfred W. Munzert's book *Poor Richard's Economic Survival Manual* (Franklinville, NY: Hemisphere Publications, 1982). Dr. Munzert raised a large family on a teacher's salary and his children received a college education. I am still amazed by many of the strategies he used. Buy the book, or request it at your library.

Making arrangements for a reduced payment to each creditor is one alternative to get rid of debt. If you need help, call the National Foundation for Consumer Credit at 1-800-388-2227.

Bankruptcy is another alternative. In their anguish, some have chosen to use this law that provides protection from creditors. You can file for bankruptcy yourself, but it is probably best to hire a competent bankruptcy lawyer. I went through a chapter 7 bankruptcy and did the filing myself, since I could not afford a lawyer at the time. The best resource that I found was Kenneth J. Doran's book, *Personal Bankruptcy and Debt Adjustment* (New York: Random House, 1991). It is written in plain English, with legal terms explained. Be sure to use up-to-date-forms (I had to re-submit some forms because of this). The new forms were expensive, so I copied them from Clark, Boardman and Callaghan, *Bankruptcy Code, Rules and Official Forms* (New York: The Lawyers Cooperative Publishing Company, 1991). A friend paid my filing fee. I made it with God's help and you can, too! Avoid bankruptcy if possible by solving financial problems early on. Financial stress will make you sick--I know from firsthand experience.

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