

The most well-known type of bankruptcy is referred to as a “Chapter 7” bankruptcy. Its name comes from Chapter 7 of the federal bankruptcy code. This is the type of bankruptcy that allows people to “discharge” their debts for a fresh start. It is often the best solution for our clients who have debt that they can no longer manage. Once a Chapter 7 bankruptcy is filed, creditors can no longer contact our clients, and they must stop collection activities like wage garnishments. Not all of our clients qualify for Chapter 7 bankruptcy because their income is too high. Other clients may not benefit from Chapter 7 because they have assets that would be sold to pay their creditors. In those cases, we discuss Chapter 13 as an option, or Chapter 11. For our clients who are eligible and can benefit from a Chapter 7 bankruptcy, they will be assisted by an attorney and paralegal. Our fees are competitive with other firms in Arizona who do not provide the same level of personal attention to the clients with an attorney who gets to know the clients’ needs and will be their assigned attorney through the entire process.