



Hitting the Financial Reset Button

Steven J. Richardson

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I never thought I would ever have to file bankruptcy. New Jersey attorney Steven J. Richardson hears these words from clients on a regular basis. It's shocking that the need for filing bankruptcy is so common today, but the truth is that for many Americans facing a terrible financial situation filing bankruptcy is the only way out. For more than 20 years, Richardson has been helping people in financial distress overcome the old stigma that bankruptcy means failure and understand how filing bankruptcy can provide, in the words of the author, a fresh start and a brighter future. In well-written, well-researched detail, Richardson guides readers through the entire process, from deciding to file to what happens when it is all over. Among topics examined are: Chapter 7 bankruptcy or Chapter 13 when one is a better choice over the other. Why tapping into a retirement account to pay bills is never a good idea. Debts that can and cannot be eliminated in bankruptcy. Who gets paid and when. What to look for when choosing a qualified bankruptcy attorney. Richardson ends the book with what he considers to be the most important chapter, one dealing with picking up the pieces after bankruptcy. A fresh start is only as good as your positive cash flow, writes Richardson. Live frugally and within your means, and you should be fine. Just like a diet, once you lose the weight you have to keep it off. That means changing your lifestyle. In *Hitting the Financial Reset Button*, Attorney Steven J. Richardson gives his readers the tools to do just that.

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