



The Lee Law Firm

Helping Good People Through Bad Times



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Providing the Best representation at the Best price, Guaranteed!

Bankruptcy News

Financial management is one of life's most challenging aspects. In today's economy it can be quite difficult to keep things in line, especially when unexpected financial hardship strikes. Medical illness or injury, job loss, and even the dissolution of marriage can throw a wrench into the soundest financial profile. While most people are well prepared for the unexpected there are circumstances in which even they cannot avoid the consequences of mounting debt and dwindling income.

What you need to know is that you are not alone. Further, you do have options. Debt negotiation can help lower your payments and eliminate delinquency fees. Negotiating with creditors can be tricky, but it doesn't have to be impossible. At the Lee Law Firm, we can negotiate with your creditors for you and work to secure a payment option that works for your budget. Negotiating your debts is a less intrusive way of resolving debts, but it isn't for everyone.

Certain types of debt, like secured debts, may not be eligible for negotiation with your creditor. Filing for bankruptcy is an option that can protect the assets tied to your secured debts while you work to resolve your debt obligations. Priority debts like student loan payments, tax debts and domestic support payments may also be eligible to be included in a debt resolution plan, specifically under Chapter 13 of the bankruptcy code.

The bottom line is that when finances become tight and debt payments become threatened, you need professional help. Don't risk your assets or suffer under continued penalty fees and threats of liquidation, let us find a unique debt relief plan for your unique financial situation.

Q & A with Mr. Lee

What goals do you have for the New Year?

My goals for the New Year are to provide the absolute best customer service to clients. I want to ensure that anyone we provide services for feels completely satisfied enough to recommend us with confidence. I also want to take on at least 50 pro bono cases, while working to discharge no less than \$15 million in debt for clients and secure clients \$10 million of student loan debt discharge.

Have a question for Mr. Lee? Want to see it in next month's issue? Submit it to newsq@leebankruptcy.com and we may just pick your question to be featured next month!

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[Ch 13 to Ch 7 Conversion](#)



[Chapter 13 Procedure](#)



[Vehicles In Ch 7](#)



Money Management Tips



"What you get by achieving your goals is not as important as what you become by achieving your goals."

- Henry David Thoreau

Now is the time when most of us set goals for The New Year. From health to finance we often set our bars too high to achieve and inevitably fail before the Spring. This year make a vow to set realistic financial goals to put you on solid footing in 2014. Here are a few tips for setting smart money goals:

1. **Be unique**– since your financial situation is different from your friend or neighbor, don't worry about what they are doing. Instead, look for a plan that works for you and your budget. Chances are you aren't looking to save for a boat, but could really benefit from putting more into savings or reducing your credit card balances. Keep your goals unique to your financial profile and needs.

2. **Keep it simple** – we often make the mistake of trying to improve too much too quick. Don't try to pay off all your debts, boost your savings and live within a strict budget at once. Instead, identify an achievable goal for one major area, or smaller goals for each area. Maybe commit to paying an extra \$100 on your credit card bills, while also cutting back on going out to eat once a month. Don't push yourself too far and get burnt out. Find a good balance that fits your lifestyle.

3. **Put it on paper** – not only is it important to keep up with your monthly budget and expenses in tangible form, but the same goes for tracking progress towards your goal. Write down your financial goals and predictions for where you would like to be towards the end result, outlined by week. Then, examine your progress weekly and give yourself a check mark if you are on target. This serves as a form of feedback and reinforcement for a job well done; making it more likely you will stay on track.

4. **Recruit involvement** – have your family get involved or ask a friend to be an accountability partner. Just like any habit change in life having someone there to support and remind you of your goals can give you a boost in likelihood of success. Family involvement is great because it also gives you a chance to discuss the needs of others in the family and teach the kids about money management.

What Clients Are Saying

My experience with Lee Law Firm was very outstanding the staff was very friendly, professional and supportive through my difficult tragedy. They helped me weather the storm and treated me like family. I thank God for having such a great team to support me and uplift me through my debt relief process.

As a single mother raising a child that has a chronic illness life has took me through ups and downs, but with the support of Lee Law Firm I have relief knowing they would help with my situation. Therefore I would like to express my gratitude and say thank you.



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