

Robert Rock Provides Bankruptcy Resource Page

Robert Rock provides CBS viewers with a Bankruptcy Resource Page which allows them to learn and understand bankruptcy before, during and after they file.

The following links provide useful, ethical and, for the most part, free advice, information, and services if you're trying to get out of debt or are considering bankruptcy but don't really understand what it is or if it would be the best recourse for you.

Numerous websites offer to reduce or even eradicate your debt. Others promise to eliminate harmful negative information on your credit report – even if your credit information happens to be valid and accurate. Stay away from these sites. They are making false claims and offering things that are not possible or even legal.

The safest first step to take would be to look on a government site, such as www.ftc.gov

. This is the Federal Trade Commission, a valuable resource for helping consumers determine if they should consult a debt counselor, develop a realistic budgeted repayment plan, or file for bankruptcy. You can also find information on this site about the Fair Debt Collections Practices Act, a law that protects consumers from the abusive, deceptive, and often unscrupulous practices used by many collections agencies. Did you know, for example, if you tell a collector not to call your place of business and they continue to do so, they are in violation of the FDCPA and you can report them?

Along with the FTC site, www.consumercredit.com

– American Consumer Credit Counseling - is a non-profit agency designed to help you get out of debt or help you decide if bankruptcy is your best option. The National Foundation For Credit Counseling – www.nfcc.org – also offers free or low cost counseling and it is the nation's largest and longest-serving non-profit organization dedicated to consumer debt counseling.

At www.nynb.uscourts.gov you will find a tab to links or sites of interest. And, the website of the United States Trustee's Office is another valuable resource: www.justice.gov/ust/

. If you click on their site map, you can locate bankruptcy information specific to your geographic region.

When in doubt, search online for reviews of these sites to make sure you're getting the best and the smartest advice for your particular situation.

Finally, Tully Rinckey offers a series of Video FAQs

ranging from a simple definition of bankruptcy, to the differences between Chapter 7, 11, 13, etc., and it gives a step by step outline of what you can expect if you decide to file. We also offer a free consultation to clients who are considering this very serious but potentially life-saving alternative.

