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Tips If You're Facing Debt Problems Bankruptcy

Personal bankruptcies are rising significantly and are expected to continue to increase. However, bankruptcy as a rule should be used with caution and with the full understanding of the consequences. Speak with a credit counselor before you take steps toward declaring bankruptcy. In fact, new federal regulations now require that anyone filing bankruptcy take part in bankruptcy counseling, so it's a good place to start.

- [Bankruptcy basics](#)
- [Consequences of filing bankruptcy](#)
- [12 myths about bankruptcy](#)
- [The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005](#)
- [Union Plus Credit Counseling](#)

Experienced counselors listen to you and your needs, then help you develop a plan of action you can follow.

- [Bankruptcy Education Program](#)
- [Bankruptcy Counseling](#)
- If you are considering bankruptcy, speak with an experienced lawyer who specializes in bankruptcy to navigate the federal laws, state laws and tax consequences. Visit [Union Plus Legal Service](#) or call 1-888-993-8886 (9 am - 7 pm ET, M-F) to find a lawyer in your area.

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