

Does anyone still think people who file bankruptcy are bad people?

If anyone out there still thinks that people who file bankruptcy are bad people or anything similar, I invite them to read the following portion of the first communication I received from a prospective client. I encounter similar stories all the time; that's a part of this work. But this introductory email was so moving that I thought I should share it with others. So I asked for permission which was granted. Here it is.

"I did tech support for a software product for 10 years, then quality assurance. I like helping people and am user friendly. Then one day my job went to India. In fact at the end of my illustrious career, I was laid off 4 times and lost all my savings and 401k just trying to survive. Since then I have been un-employed or under-employed. It looks like I will have to go down with my boots on. In 2003, finally homeless, I moved to [deleted] where my mother took me in. I switched hats and took up bookkeeping, which is needed here, or was, until the recession. I am now on Social Security, semi-retired, and having a hard time. I started a small business as a freelance bookkeeper when I turned 65, thinking I would finally be lay-off proof. What I didn't see coming was the recession. Now my business is failing. I can't pay my credit cards. I need to do a bankruptcy. I feel so ashamed. I was raised to pay my debts and to be honest."

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