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New Book Helps Consumers Avoid Bankruptcy, Survive It & Rebuild Their Finances After Bankruptcy

During the 12-month period ending September 30, 2007 more than 775,000 consumers filed for bankruptcy, a dramatic increase over the number of filers for the same time period in the previous year. Experts anticipate that this upward trend will continue well into 2008, fueled by rising health care costs, the ongoing mortgage crisis, and job loss, among other factors.

Nationally-known bankruptcy attorney and author John Ventura understands that filing for bankruptcy is an emotionally and financially devastating experience that has long term consequences for consumers and their families. Therefore, in his newest book, **The Bankruptcy Handbook: Everything You Need to Know to Avoid Bankruptcy, Survive it and Rebuild Your Credit**, (Kaplan Publishing, January 2008) Ventura provides readers who are drowning in debt with practical information and compassionate advice about how to avoid bankruptcy. He also explains when bankruptcy is their best option, prepares them to file, and guides them through the two most common kinds of consumer bankruptcy processes --a Chapter 7 liquidation and the Chapter 13 reorganization. In addition, Ventura helps readers rebuild their credit histories and raise their FICO scores once their money troubles are over.

The Bankruptcy Handbook offers detailed advice and information about such topics as:

- What readers can do to try to get their finances under control, including reducing their spending, making more money, and negotiating with their creditors.
- Actions readers can take to avoid being evicted, having their autos repossessed, their homes foreclosed on, and their utility service turned off.
- The federal debt collection law and how readers can exercise their rights under that law when they are contacted by debt collectors.
- What bankruptcy can and can't do

(over)

- Why readers who are thinking about filing for bankruptcy should work with a consumer bankruptcy attorney and how they can find a good one.
- How readers can find out their FICO scores and what they can do to raise them
- The steps in the credit rebuilding process and short cuts to avoid
- What readers can do to avoid money troubles in the future and what to do if problems develop

A unique aspect of **The Bankruptcy Handbook** is its discussion of the emotional and ethical issues that financially-troubled consumers frequently grapple with when they are considering whether or not to file for bankruptcy. In order to help make that decision easier Ventura reviews the history of bankruptcy over the years and discusses how creditors have used the media to demonize consumers who file for bankruptcy. The book also provides readers with suggestions for coping with their emotions before, during and after they file.

Author Bio:

John Ventura is a board-certified consumer bankruptcy attorney who has been practicing bankruptcy for more than 30 years. Presently he is Director of the Texas Consumer Complaint Center at the University of Houston Law School in Texas, where he is also an adjunct professor. Ventura has been interviewed about consumer money matters on CNN, CNBC, PBS, and National Public Radio, and featured in *Money Magazine*, *Kiplinger's Personal Finance Magazine*, *Newsweek*, *US News & World Report*, *The Wall Street Journal*, *USA Today*, the *Los Angeles Times*, and on MSN and Marketwatch.com, among many other media outlets. Ventura has written numerous other books including *The Credit Repair Handbook* (Kaplan Publishing), *Managing Debt for Dummies* and *Law For Dummies* (Wiley Books).

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Appendix: Forms, Resources, Glossary

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