



## Lewis and Jurnovoy Highlight Debt Relief Needed Post-Pandemic

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Crestview, FLA. ? During the pandemic, many people lost their jobs, forcing them to take out loans or use credit cards to pay their bills. Although many people are beginning to work again, many still are drowning in the massive amount of debt they accumulated during the past year. Interestingly, this also includes many businesses. The burden of credit card debt is difficult to pay off when only making enough to cover basic needs. This cycle is leaving many people searching for debt relief as post-pandemic life becomes closer.

Our number one concern when determining whether a client must file for bankruptcy is his or her ability to pay living expenses. ?A lot of people will skimp on themselves, to pay creditors,? stated Martin Lewis, local bankruptcy attorney.

People facing large amounts of debt will often not pay for needed medicine or eat less food than they should to pay a debt they owe. Thankfully, the law says this is not how it should be. Bankruptcy law is in place to enable people to pay for the essentials in life. Bankruptcy laws are extremely powerful and can help people

rebuild their lives. A bankruptcy will enable debtors to regain control of their finances, freeing them from having to go without many necessities.

"There is no reason to feel bad about bankruptcy. If you have heart problems, you visit the heart doctor. If you have financial problems, you visit a bankruptcy attorney," stated Steven Jurnovoy, local bankruptcy attorney.

In Florida, debtors earning less than \$50,000 per year are entitled to use their income to pay for necessities, instead of paying creditors. Filing for bankruptcy enacts this law, putting debtors in the driver's seat of their own finances.

The best way to take on financial issues is by taking on the problem head-on instead of clinging on to a financial life vest like stimulus payments and mortgage forbearance that will soon come to an end.

Lewis and Jurnovoy have been providing bankruptcy assistance in Crestview and the rest of the Florida panhandle since 1998. The trusted bankruptcy attorneys offer free consultations to help determine the best option for each client. Lewis and Jurnovoy ensure their clients are well taken care of in every way, by offering video conferences or car appointments for those concerned about the spread of the coronavirus. For more information about debt relief or bankruptcy cases, give Lewis and Jurnovoy a call at (850) 409-3350 or visit them online at [www.lewisandJurnovoy.com](http://www.lewisandJurnovoy.com).

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### **Lewis & Jurnovoy, PA- Crestview**

*The primary emphasis of our law firm is in the representation of individuals in Chapter 13 bankruptcy, Chapter 7 bankruptcy, mortgage foreclosures, mortgage modifications and protecting against abusive debt collectors.*

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