



## **New Website Offers Education Classes Described As Alternative To Bankruptcy**

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Cicero IL, 25-DECEMBER-2015 ? Gerald Bemis, CEO of Professional Bankruptcy Help is pleased to announce that they have created a website dedicated to helping individuals who are in financial trouble, or who are practicing poor personal financial habits, offering professional bankruptcy advice. Debtors can enroll in a bankruptcy course or several of them in order to facilitate the discharge from bankruptcy status. The bankruptcy help from the site is designed to be a benefit to almost everyone who is serious about correct management of personal finances.

Filing bankruptcy is a major step for most people. The decision has far-reaching emotional and financial implications which can effect the debtor for years. Common sense says that changing spending and money management patterns must be changed in order to keep from falling into the same financial patterns and traps. In addition, there are regulations which require the completion of a debtor education course about money handling in order to be discharged from bankruptcy.

The website presents some of the major principles which can help to improve patterns of spending. The basics of credit cards and credit card debt are explained, and the debtor is shown how interest rates affect spending patterns. Certain types of debt are more destructive than others and can cause the individual to quickly get in deep financial trouble, according to the website.

While there are certain types of debt which may be unavoidable, the informational content of the courses mean to be helpful in determining when and how such debt should be employed. The principles of credit reports are presented in an understandable manner so that the consumer can apply them in future spending patterns. Using practices such as paying cash when possible, designing a budget and staying within it, earning extra income and cutting back on frivolous expenses can all help to eliminate debt and discharge the bankruptcy more quickly are all explained on the site.

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