

## **How Do I Find an Affordable Indianapolis Bankruptcy Attorney?**

Everything in life feels like it is put “on hold” when you are having a hard time paying back debt. Some debt situations are simply impossible without some outside help. Although filing Chapter 7 bankruptcy can be a powerful way to go, you still need the money to do it.

Many people have a difficult time finding an affordable Indianapolis bankruptcy attorney. That is why we have put together this affordable bankruptcy tip list. These tips will give you some insight into how you can get your case done easily and also as affordably as possible.

### **Three Affordable Bankruptcy Tips:**

#### **Affordable Bankruptcy Tip One: Select an Attorney on the Lower End of the Price Spectrum**

You always need to select the right attorney. Make sure you are selecting an Indianapolis bankruptcy attorney that charges on the lower end of the spectrum. You do not want to overpay for your case. Overpaying for your case will make the entire process more difficult. Remember, some attorneys may charge up to \$2,500 or even \$3,500 for a Chapter 7 on the higher end in Indianapolis. If you can hire an attorney that charges much lower, then you will be able to afford your case.

Just make sure the attorney is on the lower end of the spectrum on fees. Do not attempt to find the absolutely lowest price for bankruptcy in town. Finding the cheapest bankruptcy attorney in town can backfire. Searching this way can also lead you down a lot of rabbit holes. Online advertisers constantly exaggerate or claim they will do your case for free. A great deal of these offers may not even include an Indianapolis Bankruptcy attorney at all. You may be paying to do your bankruptcy on your own. Be careful. Go to an established office on the lower-end of the fee spectrum in the Indianapolis greater area. Go there and get a free consultation.

Affordable Bankruptcy Attorneys in Indianapolis usually charge between \$900 to \$1400 for a regular case plus the \$338 court cost. This is the lower end of the fee’s spectrum for today. Anything lower than this might be okay, but be very careful because it is no longer very common. Make sure that you are hiring a quality office. Make sure also the office is experienced and is being honest about their actual cost. Also, make sure you are actually hiring an attorney and not just a petition preparer.

#### **Affordable Bankruptcy Tip Two: Make it Easy to Afford Your Case**

You can make it very easy to afford your Indianapolis bankruptcy case. After selecting the affordable attorney, you can pay for the case in several different ways. Bankruptcy can be a cheap and easy way to get out of large amounts of debt.

For instance, many people do not know that you can actually just stop paying your unsecured debts (such as credit cards or medical bills). You can then just use this same

monthly money to pay for your bankruptcy case. You can stop paying many of your debts immediately after talking to your attorney. This may free up \$400, \$800, or even \$1200 per month to pay for your case. Many people can even afford their entire bankruptcy case just from one month of not paying their creditors.

In addition, most affordable bankruptcy attorneys in Indianapolis also provide a host of payment plans. Attorneys may allow you to pay as little as the court cost alone to get a bankruptcy filed. Then, you can pay the fees later. Other times, such as in Chapter 7, you can usually pay your case over the course of 3-5 months to make paying it easier. There are usually no dead-ends on payment plans. The places on the lower end of the spectrum also usually are more willing to do payment plans.

A family member or friend can also pay for your case. Once you find a cheaper-end bankruptcy office, you will find many times that your friends or family are ready to help. They know that bankruptcy is a great deal that changes life quickly. In fact, you can even ask for a loan from a friend or family member to pay for your case. But, remember you cannot repay any money for it until your case is completely over. This would not be fair to any other creditors.

### **Affordable Bankruptcy Tip Three: Have Everything Ready for Your Attorney**

You will find that attorneys will reward any client that has everything ready for their case. If you are easy to work with, your bankruptcy attorney office may even offer you a lower price on your case. Having the everything ready makes it much easier on yourself during the process as well.

Having the following things ready can make your bankruptcy case easier and possibly more affordable:

- Complete the Credit Counseling Course (use the provider at your attorney's office)
- Collect any recent statements you have received from creditors
- Find your Last Two Years of Taxes

Then, get passwords ready to access:

- Paycheck Stubs
- Bank Statements

Just having the above items ready can make your case easier, more enjoyable, and even more sometimes more affordable.

If you are from Indiana and need a bankruptcy attorney, make sure to check out the rest of our website at [bymasterbankruptcy.com](http://bymasterbankruptcy.com).