

Sympathy No, Understanding Yes

The below comment came in and I felt it necessary to answer it in a very public way. Therefore, this post.

"it astounds me to hear people complaining about the terms of the money YOU borrowed.
Pay your debts back; work two jobs, have some honor to be responsible in your life
instead of pointing to "big corporations" victimizing you.
I have no sympathy for these people."

I want to thank you for your comment. I understand the way you feel as I used to feel the same way until I was in a position of working my tail off and getting nowhere, still barely able to live and not pay any bills on top of rent, utilities, car payment, car insurance, etc. It would be nice if everyone could find a second job to pay their bills. I know a lot of people who DO work 2-3 jobs and still can't pay their bills. It has nothing to do with bad financial decisions or even just sitting back and complaining. Many people try and try to pay their bills, but just can't do it. I see this every day in this city, yet rural area, in which I live and work. Businesses are barely paying minimum wage and costs keep skyrocketing due to the bad economy. People here are out of luck. There are no jobs. Rents keep going up. Medical costs abound. Ex-spouses leave unpaid bills that need to be paid. Credit card companies keep the interest/finance charges/late fees adding up even though they've been told to close the account. People are finding themselves in holes that they just can't get out of.

Living paycheck to paycheck is not fun and when you or your spouse loses a job and there isn't another one to be had, what are you to do? Sure, you could go to relatives for a loan, but what if your relatives are no better off than you are?

That's what bankruptcy is for... to wipe the slate clean and start over. It's never an easy decision for someone to decide to file bankruptcy. It is a very heart-wrenching decision. And believe me, people who come to us for help have exhausted all other avenues. I praise them for their decision. Not because we get paid for preparing the paperwork, but because they have taken a stand not to wallow in never-ending bills, freeing them from unending stress, and being able to better provide for their families.

~ Julie