### Debtflix Original Series: "We've Just Been Sued!"





To see what happens with Carl and Cindy and more Debtflix visit: http://bit.ly/debtflix

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**Your Journey To Financial Freedom** 

## The Bankruptcy Lawyer's Guide To Saving Money

#### Surprisingly Useful YouTube Videos About Saving Money: Go to http://bit.ly/YouTubeSaving

Maybe you already turn to YouTube for cat videos, make-up tutorials and funny viral bloopers, but did you know that YouTube is the second largest search engine in the world, ranking just behind Google?

That means, if there's something you want to know more about, odds are great that there are a few hundred (or thousand) YouTube videos already posted on the topic—those related to personal finance and money saving.

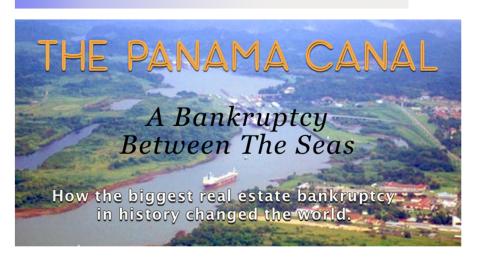
However, with that many videos available, it's easy to fall down a YouTube rabbit hole, wasting hours of precious time watching videos with useless—or worse, inaccurate—information. Here are some suggestions of a few videos featuring subject matter experts who dispense solid, proven tips for getting a handle on your finances.

- A Bank of America created short video provides habits and thought patterns you can change to keep from falling into overspending traps.
- Dave Ramsey, in one of his all-time top viewed videos, explains the core concepts of his winning system.
- Lydia Seen offers her "7 Daily Habits of Frugal People". Her tips are the sort that anyone can easily adopt.
- In a TEDX talk, Adam Carroll explains an experiment he conducted with fake money to demonstrate why people spend more when they don't pay with cash.
- In "15 Things Poor People Do That The Rich Don't," the host doles out a list of 15 habits that differentiate the poor from the rich. Although some descriptions are overly harsh, we still think it's worth checking out, because the habits she lists will nonetheless challenge you to think about how you spend your time and money.

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For more tips from The Bankruptcy Lawyer's Guide To Saving Money visit: http://bit.ly/YouTubeSaving

### **Infographic Of The Month**



#### The Panama Canal: A Real Estate Bankruptcy

Between 1881 and 1889 France spent \$287 million in its effort to build a canal in Panama. After suffering over 20,000 deaths and wiping out the life savings of 800,000 French investors, France finally had to abandon its efforts to build the canal.

After much political, military and financial maneuvers, the United States bought the rights to the canal zone for \$40 million and began construction in 1904. The canal was finally finished in August 1914 but was overshadowed by the beginning of World War I. Still, the US construction of the canal was a monunumental success that changed the world.

To see the full infographic visit http://bit.ly/BKPanama

### Video Of The Month

I was just 30 or 60 days behind on my car payments and they repo'd my car. I have to have that car for work. Can I get it back?

You CAN get that car back even if you can't afford the exorbitant amount of money that they are going to charge you to get it back. In this month's video I explain that you can file a Chapter 13 bankruptcy, and show them a proof that the car is insured. When you do that they're going to have to turn that car back over to you. Otherwise, they're violating the automatic stay, and they can be sued for damages.

So the short answer is yes, you can get your car back after it's been repossessed, but not after it's been sold, and you have to be very careful about that. Once that car is sold at auction, it's gone forever. You're not getting that back. So you need to move fast after the car has been repo'd.

#### Can I Get My Car Back After A Repo?



To see more of our videos visit our YouTube channel MDBankruptcyLawyer

# What Our Clients Are Saying...

### Michael had these very kind words to say about our team:

"No one dreams of having to file for bankruptcy, but, when reality sets in with no other alternative, Drescher and Associates is the team you want to represent you.

From my initial consultation, I was kept informed of what to expect and received guidance throughout the entire process. It was, and is, an emotional and difficult time; Mr. Drescher and his team of professionals never lost sight of this.

I never once felt like just a case number, or that who I was could be found in a file folder.

I, personally, am thankful I found them and would highly recommend everyone to him."

To see more of what our clients have to say about us visit: http://bit.ly/dreschertestimonial