

Debtflix Original Series: "We Really Are Struggling!"



To see what happens with Louis 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

Edit Your Life and Take Back Your Time

It's hard to feel on top of life when you never seem to get caught up. Your to-do list is too long, your inbox stays full, you've got voicemails to return, your house is a mess, and your bills ... ah, the bills.

The only way you're going to simplify and streamline your life is to cut some things out—but where? And what?

1. Set a morning routine

It may not seem like much, but creating and sticking to a morning routine will set the tone for the rest of your day.

2. Say 'yes' less.

Over-extending yourself complicates your life and eats away your free time. Learn to tell others no when you don't want to do something.

3. Unsubscribe.

Is your email inbox full of newsletters you never read? Unsubscribe. Are you bombarded with messages about sales on items you don't need? Unsubscribe.

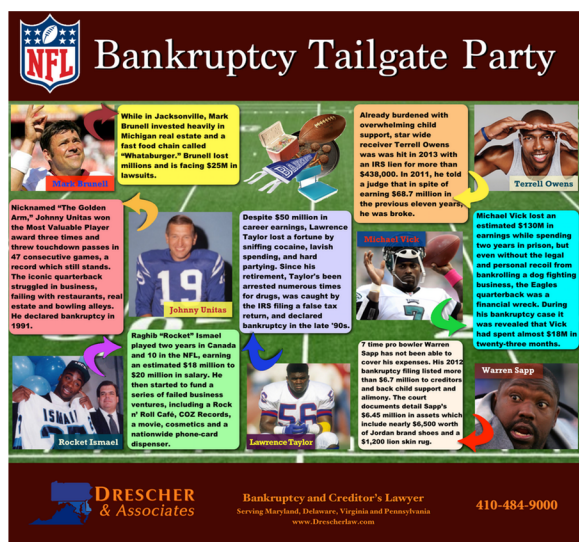
4. Be your own gatekeeper.

Stop answering calls from people you don't want to talk to, replying to texts you don't want to reply to, and saying yes to events you don't want to attend.

Streamlining your life may feel risky at first, but the time and mental clarity you'll gain make it well worth the effort. The payoff is more time, more money and less stress—and who doesn't want that?

For more tips from The Bankruptcy Lawyer's Guide To Saving Money visit: <http://drescherlaw.com>

Infographic Of The Month



The NFL Bankruptcy Tailgate Party

What do Johnny Unitas, Lawrence Taylor and Terrell Owens all have in common? They let millions of dollars slip through their fingers (but not like a Joe Flacco pass!) through bad habits, bad luck or bad judgment.

This infographic reminds us as the NFL season kicks off that even the most famous and successful of us can have their best plans go awry. Check out this month's infographic between your nachos and wings and learn about some of the most interesting bankruptcy cases ever!

To see the full infographic visit <http://bit.ly/BKTailgate>

Video Of The Month

There are some things I have to buy, so I was thinking I would use my credit cards right before I file bankruptcy. They're going to be discharged anyway, so is that a good idea?

That's a terrible idea. Don't do that because it's built into the bankruptcy code that if you're using your credit card during the 60, 75, or even 90 days before the bankruptcy, you're not going to be able to discharge those debts.

If they are not for necessities like food or clothes or drugs that the doctor prescribes for you, or if it's a cash advance that you use for any reason, you're not going to be able to get out of that debt and bankruptcy if you incur it right on the eve of bankruptcy, which is 60, 75, and 90 days beforehand.

Should I Use My Credit Cards Before Filing Bankruptcy?



To see more of our videos visit our YouTube channel [MDBankruptcyLawyer](#)

What Our Clients Are Saying...

Terri had these very kind words to say about working with us:

"I consulted Ron after working with several bankruptcy attorneys, and his knowledge and expertise in this area is superb. He immediately got to the crux of the matter, calmed my fears, explained patiently what the options were, and gave me hope. I highly recommend him to anyone going through this nightmare. His fee structure is more than reasonable, and he will be there every step of the way with you."

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