

Financial Tips To Enhance Your Daily Life

Tip 1 Be Careful While Filing Bankruptcy to Avoid the Hassle of Fraud Cases



Bankruptcy is the ultimate option to get out of debt. But, filing bankruptcy is not as easy as it sounds. Any mistakes from your end can create a lot of problems in your life. It is a very demanding process, full of potential pitfalls and mistakes. If you do not proceed carefully, you may have to face federal bankruptcy fraud charges and spend up to five years in prison with a hefty fine of \$250,000. Let's have a look at the four major ways a person can commit bankruptcy fraud:

- 1) Hiding assets and amassing debt,
- 2) Incomplete forms or misinformation,
- 3) Multiple bankruptcy petitions,
- 4) Trying to bribe the court-appointed trustee.

So, if you have a plan to file for bankruptcy, contact an expert. Any unintentional mistake can be harmful to you.

Tip 2 Withhold Payment Until the Product Dispute Resolved

Have you purchased something using your credit card and found a dispute in the product? Take immediate action and withhold your payment. You have the legal rights under the Fair Credit Billing Act (FCBA) to stop any payment if you find any dispute with the seller or unsatisfied with the purchase. Consumers are protected under the Fair Credit Billing Act (FCBA) from unfair billing practices. So, don't hesitate to take help and lose your hard-earned money.

Tip 3 File a Complaint with the FCC if the Debt Collector Calls You on Your Wireless Number Without Permission

Autodialed or prerecorded debt collection calls, if they don't contain telemarketing messages, then calls can't be made to a consumer's wireless number. It requires the prior consent of the consumer that calls can be made to that person's wireless number referring to 47 C.F.R. § 64.1200(a)(1). As per FCC guidelines, debt collection calls can not be considered as telemarketing calls. You can take legal action or complaint to FCC if you face anything like this.

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FDCPA Violations? **Get help!**

Call Nick: 916-745-8104

- We can help you fight against abusive debt collectors
- We will help you get \$1000 for the damages and recover court costs

