

# HAMPTON ROADS LEGAL SERVICES

We help you start fresh, whether it's through bankruptcy, divorce or child custody.

Monthly Newsletter

May 2022

## Are you behind on your car payments?

Have you ever had issues paying your car payments? Or had issues paying both your car payment and your student loans at the same time? You're definitely not alone.

According to an article published in the Washington Post, we have hit a record breaking high of **7 million Americans** who are 3 months behind on their car payments. This is alarming because the number of people falling behind on their payments has continued rising, even with the unemployment rates going down. This also raises a red flag because generally people tend to prioritize their car payment over any other payment, including their mortgage, simply because they would be unable to get to and from work and other critical places without a vehicle.

Having a vehicle is certainly important, which is something that financing companies are well aware of. Experts warn Americans to be careful about where they get their auto loans so they don't get stuck with unimaginably high interest rates. People who are more than 3 months behind on their car payments often end up losing their vehicles. It's much easier and quicker to repossess a car than foreclose on a home, which is why the car is usually the first thing to go.

Do you feel like bills have been piling up? Bankruptcy might be a solution for you. Call us at **757-276-6555** today to set up a **FREE** bankruptcy consultation with the attorney to discuss your financial situation and options. We know it's scary, but it doesn't have to be. Let us help you!



Don't forget to like us on Facebook!

[www.facebook.com/HamptonRoadsLegal](https://www.facebook.com/HamptonRoadsLegal)



# Recipe Corner

## STRAWBERRY SHORTCAKE

2 pints ripe, well-rinsed strawberries  
1/2 cup sugar, or more to taste  
1 1/4 cups butter  
1/4 teaspoon vanilla extract  
5 teaspoons baking powder

4 cups flour  
3 tablespoons sugar  
3 cups whipping cream  
1/4 teaspoon salt

Pick over and hull strawberries. Cut in half or slice, depending on size. Gently crush about a quarter of the berries with a fork to release their juices. Mix with remaining berries and the 1/2 cup of sugar, adding more sugar if necessary. Set aside, covered, for about half an hour to develop flavor. Preheat oven to 450 degrees. Into a large mixing bowl, sift together flour, 3 tablespoons sugar, salt and baking powder. Add 3/4 cup of softened butter, and rub into dry ingredients as for pastry. Add 1 1/4 cups cream, and mix to a soft dough. Knead the dough for one minute on a lightly floured pastry board, then roll it out to about 1/2-inch thickness. Using a 3-inch biscuit cutter, cut an even number of rounds - 2 rounds per serving.

Use a little of the butter to grease a baking sheet. Place half the rounds on it. Melt remaining butter and brush a little on the rounds; place remaining rounds on top. Bake for 10 to 15 minutes, or until golden brown. Remove from the oven, and pull shortcakes apart. Brush the insides with some of the remaining melted butter. Beat remaining cream until it thickens. Add vanilla. Beat again just until thick. Place a bottom half of a shortcake on each plate. Top with a generous spoonful of berries. Cover with a top half, add a few more berries, and top with whipped cream. Serve immediately.



*"We help you start fresh, whether it's through  
bankruptcy, divorce or child custody."*

Hampton Roads Legal Services  
154 N Newtown Rd, Suite B2-100  
Virginia Beach, VA 23462  
(757) 276-6555

Recipe borrowed from [cookieandkate.com](http://cookieandkate.com)