

# HAMPTON ROADS LEGAL SERVICES

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



Monthly Newsletter

April 2022

## Is it better to use a debt consolidation company than to file bankruptcy?

The answer may surprise you! You hear the commercials all the time. "We can assist you with your credit card debt", "Pay pennies on the dollar that you owe", and similar claims. The companies behind these claims are referred to as debt consolidation companies or credit counseling companies. They target individuals who are behind on credit card debts or who are struggling to pay their credit cards. While there are some good companies out there that do work with individuals to reduce their credit card debt payments, there are far more scam artists whose sole goal is to get people to pay them substantial sums of money and never provide any real services. Many of these companies operate out of other countries so they are not subject to state and federal laws that are designed to protect consumers. Others have carefully drafted representation agreements that make it impossible for an individual to understand that the money they pay is not going to the creditors initially and don't even think about asking for a refund. I once saw an agreement that obligated the individual to pay in excess of \$5,000 before they even contacted a creditor.

Even if you manage to find a reputable company to work with, many individuals, including a former staff member that used one of these companies, don't realize that using this service will actually lower your credit score. Since you are not paying your credit cards in full or according to the original contract, the credit card company will report that your accounts are delinquent which will lower your score every month. So instead of working to improve your credit score, you are actually lowering it. You have to wait until you finish the payment program to begin the process of rebuilding your credit and that may take years.

Most of the people that I met with have debts besides credit cards that they need to deal with. These companies will only work with credit card debt. They will not assist you with medical bills, payday loans, or even taxes. You have to handle those on your own.

By contrast, bankruptcy will assist you with virtually all of your debts. Depending on whether you file a Chapter 7 or a Chapter 13 bankruptcy, you will be able to wipe out a good majority of your credit card debt and deal with medical bills, payday loans, car loans, mortgage arrears, and tax debt, all at the same time. In addition, you can begin rebuilding your credit right after you file a bankruptcy.

If you are struggling with your bills, don't fall victim to a scam artist who is not looking out for your best interests. Contact Hampton Roads Legal Services at **757-276-6555**. I will meet with you and show you how a bankruptcy can start you on the path to becoming debt-free.



Don't forget to like us on Facebook!

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



# Recipe Corner

## SPRING PEA & ASPARAGUS PASTA

- 4 tbsp extra virgin olive oil
- 1 pound (16 ounces) whole grain pasta (conchiglie, orecchiette, shells, fusilli or linguine will work)
- 5 shallots, quartered lengthwise and sliced very thin crosswise
- 1 pound pencil-thin asparagus, woody ends snapped off, and cut in ½-inch slices on the bias
- 2 garlic cloves, minced
- 2 cups shelled fresh or frozen English peas (defrost peas if frozen)
- ¾ cup grated Parmigiano-Reggiano cheese (or regular Parmesan), plus more for garnish
- 2 tablespoons unsalted butter
- 2 teaspoons grated lemon zest (from one lemon)
- 2 teaspoons freshly squeezed lemon juice (less than one lemon)
- 1 cup roughly chopped mixed herbs (I used flat-leaf Italian parsley, chives and mint, other suggestions include chervil and tarragon)
- ¾ cup toasted pine nuts
- sea salt, to taste
- freshly ground black pepper, to taste
- pinch red pepper flakes (optional)

First, prep your vegetables. Then bring a large pot of heavily salted water to a boil over high heat. Cook the pasta for two minutes less than the package directions. Reserve 2 cups of the pasta water and drain the pasta. While the pasta is cooking, heat the olive oil in your largest frying pan over medium-high heat. Once the oil is shimmering, add the shallots, season with salt and pepper, and cook until golden brown (about 5 minutes). Add the asparagus and garlic, season with salt, and cook until the asparagus is knife-tender and bright green (about 3 minutes). Stir in the peas and cook until the peas are bright green (about 2 minutes). Add the drained pasta to the pan along with 1 cup of the reserved pasta water. Toss to coat. Cook until the sauce starts to coat the pasta (about 2 minutes). Remove the pan from heat and transfer its contents to a large serving bowl. Add the cheese and butter and stir to coat. (Add more pasta water as needed. The sauce should just cling to the pasta.) Stir in the lemon zest, lemon juice, herbs and pine nuts. Taste and adjust seasonings as required (add a pinch of salt, red pepper flakes and/or a squeeze of lemon juice if desired). Grate some cheese over the top and garnish with freshly ground black pepper and a drizzle of olive oil. 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)