Moving forward: When enough becomes enough

"Normalcy" is defined as being within certain limits that define the range of normal functioning. How we each come to define those limits over time is a whole other story.

For many of the people I work with, a "normal" day starts at 8 am, when they are arisen by a cacophony of debt collectors ringing their house phone and/or cell phone, harassing them for money they simply do not have. A normal day may include a similar call made to their workplace, or in some cases a neighbor or relative. A normal day usually ends with a trip to the mailbox, where various forms of threats against one's home, wages and belongings await.  Of course, all of the aforementioned say nothing of the other daily stresses that we all know broaden our limits of normalcy by the day.

There is a breaking point for everyone. The symptoms of approaching this breaking point can manifest in any number of emotional and physical ways, all of which I have heard and seen in my daily interactions with clients. The question is whether or not a person can identify these symptoms and be proactive in addressing them, so that the limits of normalcy can, once again, become more defined.

My answer to anyone seeking to redefine these limits is simple: it is never too late, and it is never too early to investigate one's options. Bankruptcy is no longer a "four letter" word (alas, math was not my finest subject in school). Rather, it stands for a fresh start - an opportunity to redefine the normalcy in your own life.

Bankruptcy is not for everyone. However, understanding what it encompasses and whether or not it is an option for you takes nothing more than being proactive. It is the will to move forward that one must find within themselves to take that next step of investigating their options. I hope this article proves helpful in realizing that a new normalcy is always within reach.