

## Homer Simpson and why he should file bankruptcy

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Each week it seems like Homer has some plan to make money but ends up losing lots of money. It appears that the Simpsons would have a lot of debt with a moderate income. The families expenses would appear to be higher than the income. If the family qualifies, the family should file a chapter 7 that would allow the family to keep the home, keep retirement accounts and some other assets. Homer and Marge would no longer get harassing phone calls and letters. Their credit cards and other unsecured debt would be discharged. Bankruptcy is not a cartoonish process. It is for the honest but unfortunate debtor. The economy today has few safety nets and more and more people decide that bankruptcy is the only way to protect some assets and get a fresh start.