

**KINGCADE**  
ATTORNEYS AT LAW  
**GARCIA**

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**FOR IMMEDIATE RELEASE**

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**PERSONAL BANKRUPTCY FILINGS AMONG YOUNG WOMEN ON THE RISE**

*Filings among women under the age of 24 has risen 10% in the past five years*

**MIAMI** – A recent study from Insolvency Service Statistics has revealed an alarming trend in bankruptcy filings among women under the age of 24 has risen 10% in the past five years. The report states that the increase in the number of women declaring bankruptcy can largely be attributed to credit card debt and mounting mortgage or rent payments.

“This has been a big trend I’ve been seeing in my practice. Many of the young women that come into my office are not living extravagant lifestyles, they are having to take drastic steps because of a change in circumstances, whether it’s the loss of a job or a divorce,” says Timothy S. Kingcade.

As a single mom living in Miami, Frances Gonzalez knows just how quickly debt can pile up and become unmanageable. “By the time I was 18 I had five credit cards open. It adds up really quickly- having to put food on the table, buying things for my child, while at the same time I was going to school and working as a paralegal,” says Frances.

It wasn’t long before bills began to go unpaid and Frances began receiving harassing calls from debt collection agencies at home, at work, and on her cell phone. “The collection agencies even called my mom and dad. That’s when I knew I had to get help,” she said.

A friend at Frances’ work had referred her to Miami bankruptcy attorney, Timothy Kingcade. “Upon my initial meeting with Mr. Kingcade, he made me feel like I was his only client, going as far as to give me his personal cell phone number. Working in the legal profession myself, I don’t know of many attorneys that would do that. He put my mind at ease, and the creditor harassment stopped, immediately,” says Frances.

However, not everything went smoothly. After Frances received her bankruptcy case number, she had her car re-possessed three days later, which is illegal to do once the bankruptcy is filed. Within an hour she was on the phone with Mr. Kingcade and just two days later Frances was driving her car. This was a result of Timothy filing an emergency motion to retrieve her car. Mr. Kingcade held the car lender liable for damages, which included lost wages, bus fare from

Homestead to Frances' job in downtown Miami, and attorney's fees. Mr. Kingcade even had a special clause put in the new auto agreement where they cannot repossess Frances' car unless she is 3 months late, instead of just 1 month. The case was settled and Frances ended up being able to keep her car, with her payments cut nearly in half. Frances says she now has a fresh financial start and can't believe how her life has changed as a result of Kingcade & Garcia, P.A.

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*Miami-based Kingcade & Garcia, P.A. was established by managing partner and bankruptcy attorney, Timothy Kingcade in 1996. The firm represents clients throughout Florida in Chapter 7 bankruptcy and foreclosure defense cases. The firm is committed to providing personalized service to each and every client, clearly explaining the options according to the unique circumstances of his or her life. The office environment and the service provided are centered on a culture of superior client care.*

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