



**KANIUK**  
LAW OFFICE, P.A.  
BOCA RATON

# Is Bankruptcy

## THE RIGHT ACTION

# for You ?

**BANKRUPTCY IS AN EFFECTIVE DEBT RELIEF OPTION** for many people who are struggling under the weight of considerable debt and looking for the second chance they need to turn their lives around. Our firm can help walk you through the bankruptcy process, guiding you through the steps and avoiding common mistakes made by those who attempt to file without legal help. Our goal is to make sure you are on the right path towards a new financial start. Let's begin exploring your options today.

### **BANKRUPTCY MAY HELP YOU IF:**

- You are using one credit card to pay off the other
- Your debt is increasing even after making minimum payments
- You are facing foreclosure You are facing vehicle repossession
- You have creditors who are threatening legal action
- You are facing wage garnishments

**CHAPTER 7:** Chapter 7 bankruptcy allows an individual to liquidate overwhelming debt, essentially **HITTING A RESTART BUTTON** on their financial life. Chapter 7 bankruptcy is typically a quick procedure that can eliminate most, if not all, an individual's debt. This option allows the filer to achieve a second chance within a matter of months.

### **NUMEROUS FORMS OF DEBT CAN BE DISCHARGED UNDER CHAPTER 7, INCLUDING:**

- Credit card debt Medical bills Collection agency accounts
- Business debts Personal loans from friends, employers, and family members
- Auto accident claims unless the claim involved drunk driving
- Social Security overpayments
- Dishonored checks where fraud is NOT involved Past due utility bills
- Money owed to the IRS, after a specified number of years
- Veterans assistance loans / overpayments
- Other forms of unsecured debt

**CHAPTER 13** bankruptcy gives individuals who are deep in debt a chance to reorganize their finances and repay their debt over time. This is an excellent option for those with steady incomes who need time to catch up with what they owe. If you do not qualify for Chapter 7 bankruptcy after failing the means test, there is a good chance you will still qualify for Chapter 13 bankruptcy. Chapter 13 bankruptcy allows you to eliminate some debts while restructuring the payments of others. With manageable payments set up over a lengthier period of time, you'll be able to pay what you owe while keeping your assets and slowly rebuilding your financial health. Simply put, Chapter 13 bankruptcy gives you a chance to **REGAIN CONTROL OF YOUR LIFE**.



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# Brief Biography

## OF RONALD KANIUK, ESQ. LL.M. IN BANKRUPTCY

### **RONALD SCOTT KANIUK, ESQ.**

Admitted— States of Florida, New York, New Jersey  
LL.M. in Bankruptcy

Ronald Scott Kaniuk is the founder and principal attorney at Kaniuk Law Office, P.A., a Boca Raton law office serving Florida individuals and businesses in the areas of business and corporate law, civil litigation, bankruptcy, real estate, wills and probate, and other vital legal issues. After more than 20 years in legal practice, Ron opened the Kaniuk Law Office with the goal of providing the highest level of service, support and accessibility to his valued clients.

Ron's legal experience includes representing individuals and closely-held family businesses, homeowner/condominium associations, direct private lenders and local/regional banks and financial institutions in a variety of business, corporate and financial legal matters.

#### **EDUCATION**

LL.M. in Bankruptcy, St. John's University School of Law  
J.D., St. John's University School of Law  
B.A., Northwestern University

#### **ADMISSIONS**

Florida State Courts  
New Jersey State Courts  
New York State Courts  
U.S. District Court, Middle District of Florida  
U.S. District Court, Southern District of Florida  
U.S. District Court, District of New Jersey  
U.S. District Court, Eastern District of New York  
U.S. District Court, Southern District of New York  
U.S. District Court, Western District of New York

#### **PROFESSIONAL AND COMMUNITY ORGANIZATIONS/MEMBERSHIPS**

American Bar Association  
The Florida Bar  
New York State Bar Association  
Broward County Bar Association (Chairperson of the Northeast Broward Section 2016-present)  
South Palm Beach County Bar Association  
Palm Beach County Bar Association (Chairperson of the Community Association Law CLE Committee 2015-16; Chairperson of the Solo & Small Firm Practitioner's Committee 2016-present)  
West Boca Raton Chamber of Commerce  
Delray Beach Chamber of Commerce  
B'nai Torah Congregation (Boca Raton)  
Northwestern University Alumni Association  
St. John's University School of Law Alumni Association  
Sigma Phi Epsilon Fraternity Alumni Association (District Governor 1999-2002; Educational Foundation Board of Governors 1996-2002)



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