

The end of wedding bells? No divorce from debt

When couples end their marriage, they often believe the divorce decree is the final outcome.

Nevertheless, there may be more to do. One area of confusion is the effect divorce has on your relationship with your debt repayment. If your ex-spouse was court-ordered to pay joint debt, are you aware of your obligations?

Ideally, accounts were closed and debts transferred to the spouse ordered to pay. If this didn't happen, here are some suggestions.

Acknowledge you are not divorced from debt you owe. Card issuers and banks expect you to honor your payment agreement. They still consider the account a joint account. Don't assume debt is being paid by your former spouse because of the decree.

What should you do? First, order your credit report to check the status of the debts. If not paid, take action to avoid bad consequences. If you can discuss the issue civilly, contact your ex-partner. Does your ex intend to pay? If so, when? If you can't discuss this in person, do it in writing or communicate through an attorney, without delay.

If there is no discussion, or the debt is far behind and no payments are in sight, take court action. Protect your credit. Contact the bank. Bad credit affects many things, including your future interest rates. Take action to protect your future financial health.



One area of confusion is the effect divorce has on both parties' relationship with debt repayment. The Jaeger Firm can help you take action to protect your finances. PROVIDED

Unfortunately, you may have to make the payments and try to collect repayment from your former spouse in court. Are you prepared to do so, if necessary?

For more information, call The Jaeger Firm PLLC at 859-342-4500 for an honest, accurate and cost-effective assessment of your situation.



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Gum, heart disease often go hand in hand

With February being National Heart Health Month, it is important to understand the mouth-body connection between your oral health and your overall health, specifically your heart health.

Though the reasons are not fully understood, it is clear that gum disease and heart disease often go hand in hand. Up to 91 percent of patients with heart disease have periodontitis (inflammation and infection of the ligaments and bones that support the teeth), compared to 66 percent of people with no heart disease. The two conditions have several risk factors in common, such as

smoking, unhealthy diet and excess weight. Some suspect that periodontitis has a direct role in raising the risk for heart disease as well. Bacteria found in both gum and heart diseases are similar. And inflammation is a common denominator for both diseases: inflammation of the gums and hardening of the arteries is actually an inflammatory process.

To maintain the best oral health, you should establish and maintain a healthy mouth. This means, along with annual medical evaluations, brushing and flossing daily and visiting your dentist regularly.



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