

SHOULD I SETTLE MY CASE OR GO TO TRIAL?

The decision whether to settle your case or go to trial is the most important decision you will make in your case.

Your choices, and the pros and cons of each choice, are discussed here.

Settling Your Case

Settling your case before the trial can be viewed as the safer thing to do. If you settle your case, you will (almost certainly) get the debt reduced and get a payment plan you can afford.

The flip side is that if you take your case to trial and win, then you don't have to pay the debt at all. Generally, it makes sense to settle your case if...

1. The plaintiff has a strong case against you; and
2. The plaintiff is willing to settle for a reasonable amount and on payment terms that you can afford.

Going to Trial

When you go to trial, you are taking a chance. You will either win or lose: there is no in between. If you win, then you don't have to pay the debt. If you lose, then the creditor gets a judgment against you, probably for more than the amount they are suing you for (because they can add interest, court costs, and legal fees to the debt).

We Will Give You an Honest Assessment

The attorney reviews every case that is set for trial. He looks at the strengths and weaknesses of the plaintiff's case and also considers everything he knows about the plaintiff's law firm (some creditor law firms are good, while others are not very good at all).

Based on his review and assessment, he makes a recommendation as to whether you should settle your case or go to trial.

Need Help Deciding?

Contact your case manager. He or she will go over the attorney's recommendation with you and assist you in deciding which way to go.