

Are you facing a debt crisis?

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

you are at least able to meet your monthly payment obligations, you may not be in a serious debt crisis but you may be in what's called a "debt trap" if most or all your monthly payments are just barely covering interest charges. It's called a trap because that's exactly what it is. It means that you will be stuck in debt for the rest of your life with no way out. It's not a place that you want to be but sadly, it's a reality for a lot of people who are living way beyond their means.

It doesn't take a rocket scientist to figure out that the first thing that you need to do when you are in more debt than you can handle is that you should stop borrowing. Maybe you need to prioritize your debts and determine which ones should be paid first but do not borrow any more. Cut up your credit cards if you cannot control yourself. If you need to take money out of your credit cards, it's not your money and you are not free to spend it any way you want especially if you have no way of paying it back. The truth can't be any simpler.

As an attorney, I see a lot of people who are so buried in debt that without filing for bankruptcy, they simply have no other way out. Of course, bankruptcy is a serious decision and should not be taken lightly. Some people are too hard on themselves and instead of focusing on finding a solution, they continue to dwell on past mistakes. But I always tell these clients that their past does not equal their future and if they can learn from their mistakes, the future still holds a lot of opportunities to rebuild their finances and their credit. Bankruptcy is nothing more than a fresh start for most people who need a second chance.

If you are facing a serious debt crisis, do not panic. Like most problems in life, what you are going through is most likely temporary and will soon pass. No financial problem is beyond help but it is important for you to find the right solution for your situation. Get informed on all your options and keep an open mind. If you need an attorney on your side to help, we would welcome the opportunity to meet with you. To schedule a free office consultation, call us Toll-Free at 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

QUESTION: What is the current position of USCIS on CSPA with regards to F2A and derivative beneficiaries (dependent of principal applicant)?

Answer: On May 6, 2008, the USCIS started to apply CSPA retroactively to those F-2A and derivative beneficiaries. Beforehand, the USCIS interpretation is that CSPA is not retroactive.

Question: Who are covered by the retroactive application of CSPA?

Answer: Retroactive application means those who age out before August 6, 2002 (effective date of CSPA) can now be considered below 21 years under certain conditions.

For immediate relatives of US citizens, the date of filing freeze the age of the child.

For F-2A and derivative beneficiaries, the age of the child is determined by certain mathematical calculations.

Question: How do F-2A and derivative beneficiaries benefit from retroactive application of CSPA?

Answer: There are steps need-

CSPA now applies retroactively to F-2A and derivatives

ed to determine if the F-2A and derivative beneficiaries qualify for retroactive application of CSPA.

The first step is to determine the adjusted age of the child by deducting the time the I-130 is pending to the biological age.

If the adjusted age is below 21 years of age, check if the visa is available to him on or before August 6, 2002.

If the visa is available check if the child did apply for an immigrant visa within one year from the time the visa is available.

These children may not have an immigrant visa application pending on August 6, 2002. In addition, they should not have been denied if they have a visa application on or before August 6, 2002.

Question: What is the current procedure of USCIS if the child is found to be below 21 years based on the above computation?

Answer: The USCIS is now applying CSPA retroactively only to those whose visa became available on or after August 7, 2001. The reason for this is that the Department of State has a one year filing deadline for those whose visa becomes available. This period covers one year from August 7, 2001 to August 6, 2002, the effective date of CSPA.

Question: What should the relatives of those F-2A and derivative beneficiaries do to determine if they are covered by the retroactive application of CSPA?

Answer: They should consult with an experienced immigration attorney to evaluate and analyze their case.

Note: This is not a legal advice. Each case is has its own circumstances and you may need to talk to an immigration attorney.

Hot news of the week

We again have successfully obtained a waiver of fraud or misrepresentation in Immigration Court for a green card holder who entered as single but is actually married. The green card holder who has been in the United States for 17 years has a mother who is a US citizen.

We have just received approval from Administrative Appeals Office of I-601 Waiver. The applicant entered with an assumed name but she has a US citizen spouse and a US citizen child. The I-601 waiver application was initially denied by the USCIS District Office but the denial was reversed on appeal. She now has received her green card.

Green cards without expiration date should be renewed. They have the alternative of applying for naturalization. Please

call our office for questions about renewing green cards.

Tips of the week

Waiver for misrepresentation at the time of entry (entered as single but is actually married) may be waived if you have a parent, spouse, son or daughter who is a US citizen or lawful permanent resident. Once approved you may be eligible for naturalization. You should apply now before your personal situation or the law is changed.

Denied adjustment of status and Naturalization applications are now being sent to the Immigration Court.

Income tax filing is required in the proposed legalization. Individual Tax Identification Number (ITIN) can be used for filing tax returns and is required before bank accounts can be opened. Our office assists clients in obtaining ITIN.

Crispin Caday Lozano is an active member of the State Bar of California and he specializes in immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. His offices are located at 17057 Bellflower Blvd. Suite 205, Bellflower, CA 90706 and 1290 B Street, Suite 205, Hayward, California 94541 and at 777 N. First St., Suite 333, San Jose, CA 95112. You can contact him at telephone (562) 461-1355 and (510) 538-7188. (Advertising Supplement)

Pinoy publisher authors Pilipino jokes

NEW YORK—If there's one thing Filipinos love to do, it's laughing.

Arturo B. Rodriguez is proud to present a collection of Pilipino jokes that will surely tickle your funny bone. He is the author of *The Best Clean Pilipino Jokes*, *The Greatest Collection of the Best Green Pilipino Jokes* and *1001 Ultimate Pilipino Jokes*.

The *The Best Clean Pilipino Jokes* has 287 pages and it includes more than 750 clean jokes. *The Greatest Collection of the Best Green Pilipino Jokes* with 204 pages, is a collection of more than 700 shocking and highly offensive but funny anecdotes—*mga berdeng jokes*. The *1001 Ultimate Pilipino Jokes* with 228 pages, includes more than 1000 short clean jokes.

The jokes included in the book are presented in Pilipino or Tagalog. Most of the jokes are ones that Rodriguez and his co-author, Paquita Mongpuetmo, has compiled through memories, or jokes that were shared by families and friends.

Some of the jokes were also gathered from printed references and from the Internet. His books are ideal for speakers, for use at Filipino parties and other occasions. They are perfect gifts for friends and loved ones.

His funny bone was not spared while working on his projects. "In researching materials, I enjoyed many laughs over many amusing Pilipino jokes," he chuckled.

A happy customer who bought his three books wrote, "This is by far the best Pilipino joke book of its kind. The only jokes collection ever published that are guaranteed to make you roll on the floor laughing. These books are priceless collection for my private library and is worth its purchase price."

If you would like to purchase a copy of his joke book, orders can be placed at www.sinagtala-publishing.com or call Sinagtala Educational Resources at (718) 721-7169 (between 9 am and 9 pm Eastern Time zone). (Advertising Supplement)

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