**Can I get my Driver’s License Restored by Filing Bankruptcy?**

If your Indiana drivers’ license has been suspended because you failed to pay a debt, including a court judgment arising out of an accident, filing bankruptcy may allow you to reinstate your license. This may allow you to get employment or better employment and regain financial stability.

**What type of suspensions can be removed by bankruptcy?**

The reason for the suspension must be financial. This typically arises from failure to carry insurance.

Bankruptcy won’t work for suspensions based on reasons such as points, speeding or moving violations, driving under the influence, etc. Bankruptcy usually won’t discharge debts from tickets and fines, but there may be exceptions – see an attorney to be sure.

Additionally, you cannot get a discharge in bankruptcy for debts which arose from personal injury or death caused by operation of a vehicle if you were intoxicated from using alcohol, drugs, or other substances.

**When will the suspension be removed?**

You first have to complete the bankruptcy and get a discharge. Then you must apply for your license with the Bureau of Motor Vehicles and show [1] proof you were discharged in bankruptcy, and [2] proof you now have auto insurance. There may be other requirements which your bankruptcy attorney can assist you with, such as filing a notice of the bankruptcy with the court clerk if there is a judgment against you

**What if my suspension came from a state other than Indiana?**

If your suspension came from another state, there may be different laws or procedures. Check with an attorney.

**Is this, by itself, a good reason to file bankruptcy?**

It may be, depending on the size of this debt, and all your other financial circumstances. There are certain eligibility requirements to file bankruptcy, such as residency and any prior bankruptcies. You may wish to see an attorney for an evaluation of whether bankruptcy is right for you.