

## NEW LAWS MAKE IT EASIER TO PAY COURT FINES AND GET YOUR LICENSE BACK

## OVERWHELMED BY COURT DEBT?



## DRIVE-TO-WORK CAN HELP YOU SIMPLIFY

By contacting each court for you By providing one place for you to pay By sending your money to the courts

> START PAYING. GET YOUR LICENSE BACK!

GET HELP CALL DRIVE-TO-WORK!



**RESTORING DRIVING PRIVILEGES** 

P.O. BOX 14526 - RICHMOND, VA 23221 877.358.6727 Toll Free - www.drivetowork.org



## **UNDER THE NEW LAW**

COURTS WILL CONSIDER How Much You Can Afford To Pay	A. List your monthly income and expenses.
	B. Include other obligations, like fines in other courts.
	C. Identify garnishments, court-ordered child support, medical expenses and housing expense
	D. Drive-To-Work can help you create a payment strategy.
IF YOU FAILED TO PAY ON A	A. Be ready to explain why you are more likely to keep up with payments now.
PAST PAYMENT PLAN, YOU MAY REQUEST ANOTHER PAYMENT PLAN.	B. Courts will require a down payment, but there are limits on how much they may require.
REMOVE BARRIERS TO GETTING YOUR LICENSE BACK BY SETTING UP A PAYMENT PLAN IN EACH COURT.	A. As you set up each plan, you will remove a barrier to licensure.
	B. If you keep up with your payment plan, you will not need to pay in full to lift this barrier to licensure .
	C. You may ask to pay monthly (installment payment) or to pay in full at a future date (deferred payment).
	D. The deferred payment may be helpful if you:
	i. Are much more likely to be able to work, and pay, if you get your license back.
	ii. If you expect to receive a lump sum soon (e.g., a tax refund or insurance settlement)
	E. You may also ask to pay a smaller monthly sum, and then a larger payment at the end of you payment term (Modified Deferred Agreement).
	F. You may have other barriers to getting your license back, such as court-ordered suspension You will also have to eliminate these other barriers. Drive-To-Work can help.
REQUIRED DOWN Payments are less	If a down payment is required, the maximum down payment will be:
	A. For costs and fines totaling \$500 or less, up to 10% of the total owed in that court.
	B. For costs and fines over \$500, 5% or \$50 (whichever amount is greater).
TIME TO PAY, OR TERM, IS FLEXIBLE	A. For Installment Agreements: as long as it takes to pay off at monthly rate.
	B. For Deferred Agreements: expect a term of six-24 months.
	C. You can apply for an extension of the term. Do it before any default.
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IF YOU OWE FINES TO SEVERAL COURTS IF YOU MISS A PAYMENT	<ul> <li>A. You must have a payment agreement with each court.</li> <li>B. You must pay each court individually.</li> <li>C. Drive-To-Work can help simplify this process, by helping you to: <ol> <li>Request payment plans from the courts</li> <li>Accept regular payments from you to the Drive to Work trust account, and paying these</li> </ol> </li> </ul>

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0. Randolph Rollins, President of Drive-to-Work, is the lawyer responsible for this information.

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