

Will bankruptcy get rid of all my debts? Maybe not...

Bankruptcy provides a Fresh Start for many people, but it might not get rid of some of your debts. Why not? Because Congress felt that it was best to not allow some types of debts to be discharged (gotten rid of) in bankruptcy. We'll leave the discussion of whether Congress chose wisely about that for another time.

Here are some types of debts that wouldn't be discharged in bankruptcy.

- Certain taxes
- Child support or alimony
- Debts owed to a spouse or child related to divorce or separation
- Attorney fees owed for custody or support issues
- Government-imposed fines and penalties
- Most student loans
- Personal injury awards resulting from driving under the influence
- Debts owed to certain tax-advantaged retirement plans
- Court fines and penalties
- Court-ordered restitution in criminal cases
- Debts that a creditor successfully objects to being discharged

Discuss your own situation with a qualified bankruptcy attorney for more details.

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