Credit Score

What Happens If You Ignore a Parking Ticket?

May 29, 2014 by Gerri Detweiler



What would happen if you took the parking ticket you found under your windshield wiper and just shoved it in your glove compartment, never looking at it again?

Jason Swett can tell you what happened to him; he had what he calls a "no pay" policy on parking tickets when he was a student at Western Michigan University. "For some stupid reason I assumed they would never track me down for my tickets," he said.

But when he needed his transcripts in order to transfer to a university in Texas, he couldn't get them until he paid all his outstanding fees, which included the ignored, unpaid parking tickets. The tickets had doubled in price, and he had to pay up. For him, that was about \$3,000.

"And the terrible part is that I moved back to Michigan years later, and they had evidently lost any record of payment because in order to get my driver's license, I had to pay for all those tickets AGAIN," he wrote in an email. "So if you have a bunch of parking tickets to pay, maybe hang onto that receipt, like, forever," advises the founder and CEO of Snip Salon Software.

What else can happen? It depends on where you got the ticket. In some municipalities, tickets have to add up to http://blog.credit.com/2014/05/parking-tickets-83747/

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a certain dollar amount before action is taken. Others send the information on money owed — even small amounts — to collection agencies (if you're curious about how old the ticket can be, here are the state statues of limitations). Ignore tickets long enough in some municipalities and you could get your driver's license suspended. Getting your car towed or "booted" and having to pay to have it liberated is not uncommon, and it will cost you far more than just paying the ticket would have. But sometimes you can ignore a parking ticket and nothing will happen — which is why it's so tempting.

Patchwork of Regulations

Steven Kramer, an Orlando, Fla., attorney, says parking tickets are pretty much "the Wild West" of law enforcement. There is no uniformity in laws or penalties, but ignorance of the law is not an excuse. Kramer, founder of the Kramer Law Firm, says he doesn't generally see clients who want to hire him to fight a parking ticket — it's simply not worth it.

Here's something that is worth it: talking to a new driver about parking tickets. Kramer said a youngster's parking violation, if it goes unpaid, can end up affecting the credit of the person who is registered as the owner of the vehicle. And that can be a nasty surprise.

Long-forgotten parking tickets become especially maddening when they stand in the way of a major purchase. "Very few people actively monitor their credit," Kramer said. The task ends up getting put at the end of a long list of other things to do... and so people often find out that the ticket was sent to collections or listed as a negative on their credit reports, dropping their scores significantly. In many cases, people first become aware of it when they are planning to buy a car or take out a mortgage and their credit scores are much, much lower than they thought.

Fortunately, checking and monitoring your credit isn't difficult, and you can do it for free on sites like Credit.com. A change in score could alert you to a problem, and taking care of it right away can help you preserve or improve your credit – and prevent nasty surprises in the event that you should want to use your good credit.

More on Credit Reports and Credit Scores:

- The Credit.com Credit Score Learning Center
- How to Get Your Free Annual Credit Report
- How Credit Impacts Your Day-to-Day Life

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