

# The Bankruptcy Process for Those with Physical Disabilities

By John Skiba, Arizona Bankruptcy Lawyer

[www.skibalaw.com](http://www.skibalaw.com)



This may seem like a random topic to write on but lately it has come up a few times. As I have mentioned in many other articles, after you file for bankruptcy you are required to attend a [Meeting of Creditors](#) with your attorney and [bankruptcy trustee](#). While this meeting is generally short and nothing to be overly concerned about your attendance is mandatory.

For people who have physical limitations, illness, or are otherwise home bound this can cause a lot of worry. For instance I have had clients who have a spouse that resides in an assisted living center or some other disability/illness that makes travel outside the home next to impossible.

In such cases I can file a motion to waive your appearance at the Meeting of Creditors. Arizona bankruptcy trustees have generally been pretty good about not objecting to this when there is a legitimate reason for the person not to appear.

That being said, if you physically can make it to the Meeting of Creditors you must be there. I can literally count on one hand the times when it has been necessary for me to file these motions, but it can be comforting to know that if you need it an accommodation can be made.

## **Higher Exemption in Cars for Disabled**

Also, if you are needing to file for bankruptcy and you live in Arizona there are higher exemption limits for your car if you have a disabled placard for parking. The regular

[exemption](#) limit in Arizona is \$5,000 of equity in one car. If you have a disability placard for your car the exemption is doubled to \$10,000. This means that you can own a car with a higher value and it will be completely protected in a [chapter 7 bankruptcy](#)

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