



BY WARD B.B. DAVISON

I hear it all day. Clients call in a panic: “Who is MSB? Why am I getting surcharges? My license is suspended! Why? What do I do? Why is this happening? I paid all of my tickets! Arrghhh!”

The State of Texas maintains a system by which it charges people with a driver’s license to keep their right to drive. How? Points and convictions are used to assess surcharges: Any moving violation gets you at least two points, and the points stay on your record for three years. The state checks your record annually, and if you have six points on your record, it sends you a bill for \$100. For every point you have over six points, you are billed an extra \$25.

Failure to pay within one month gets your license automatically suspended. MSB is the Municipal Service Bureau, a private company that serves as a collection agency for the Texas Department of Public Safety.

Unfortunately, many people don’t realize their license is suspended until they get pulled over the next time. An officer might inform you that you were speeding—and can be taken to jail for driving with an invalid license. Often he’ll just give you a ticket for each, and you can be on your way. But guess what? You’ve just gotten two more points on your records for speeding and have strayed into surcharges for convictions territory.

If you plead guilty without proper-

ly negotiating the charge for driving without a valid license, you will get an automatic surcharge for \$250 for the next three years. This \$750 charge is on top of the local fine for your ticket. Other charges and their automatic surcharge include:

**1st Driving While Intoxicated**

\$1,000/year for three years

**Subsequent DWI**

\$1,500/year for three years

**DWI With BAC of 0.16 or More**

\$2,000/year for three years

**No Insurance**

\$250/year for three years

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**Driving While License Invalid**

\$250/year for three years

**No Driver's License**

\$100/year for three years

To summarize, because you did the right thing and pleaded guilty and paid your fines on time, you now have a suspended license and owe at least \$1,200 over the next three years. What did you do wrong? You probably didn't call your attorney.

Attorneys typically charge \$75 to \$250 to handle a moving violation charge. The cost can increase if the case goes to trial. But even if your attorney can't get the ticket dismissed outright, he may be able to keep the conviction off your record and avoid those nasty surcharges.

The main thing you need to remember is that you have to take care of each ticket as you receive it. Don't play it as a game in which you try to out-manuever the system and think to yourself, "Well, I have this many points on my record, so if I get only one more ticket in the next two years, then the other ticket will drop off, and then I can take defensive driving one time if I do get a ticket." Just go ahead and hire someone to do that for you. It's cheaper than paying the tickets and surcharges—and we haven't even delved into the effect it has on your insurance costs.

In addition to your trained legal eagle, there's another good resource to at least get a handle on your problem. The Texas Department of Public Safety maintains a website that permits you to view any surcharges you may have pending on your record. Go to [txdps.state.tx.us](http://txdps.state.tx.us) and [txsurchargeonline.com](http://txsurchargeonline.com) to see if your license is suspended or if you have surcharges that need to be paid. Texas allows drivers to utilize monthly payment plans to make repayment manageable. Texas also offers the Indigency Program,

which drastically reduces payments for people who can prove a low household income. It seems that you may be eligible if you fall at or below 125 percent of the federal poverty line. If approved, your license will be reinstated and you will be given six months to pay 10 percent of the balance owed (not to exceed \$250) and be done with all of your outstanding surcharges.

Having a valid driver's license in Texas makes life a lot easier. If you have a suspended license, do yourself a favor and call an attorney or utilize the Texas DPS websites to get your situation under control before you get more tickets, more fines, or end up in jail.

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