**Bankruptcy**

You can apply to make yourself bankrupt if you cannot pay your debts.

Check if there are [other ways you can deal with your debts](https://www.gov.uk/pay-off-debts) before you apply for bankruptcy.

Your application will be looked at by someone who works for the Insolvency Service called an ‘adjudicator’. They’ll decide if you should be made bankrupt.

The process is different if someone else is [applying to make you bankrupt](https://www.gov.uk/being-made-bankrupt).

**How to apply**

You can only [apply for bankruptcy online](https://www.gov.uk/apply-for-bankruptcy). It costs £680.

**What happens when you go bankrupt**

If the adjudicator makes you bankrupt:

* you’ll [receive a copy of the bankruptcy order](https://www.gov.uk/bankruptcy/after-you-apply) and may be interviewed about your situation
* your [assets](https://www.gov.uk/bankruptcy/your-assets) can be used to pay your debts
* you’ll have to follow the [bankruptcy restrictions](https://www.gov.uk/bankruptcy/restrictions)
* your name and details will be published in the [Individual Insolvency Register](https://www.gov.uk/search-bankruptcy-insolvency-register)

You can apply to have your address removed from the Individual Insolvency Register if publishing it will put you [at risk of violence](https://www.gov.uk/bankruptcy/parv-order). This will not affect your bankruptcy.

After 12 months you’re usually [released](https://www.gov.uk/bankruptcy/when-bankruptcy-ends) (‘discharged’) from your bankruptcy restrictions and debts. Assets that were part of your estate during the bankruptcy period can still be used to pay your debts.

You might be able to [cancel (‘annul’) your bankruptcy](https://www.gov.uk/bankruptcy/cancel-a-bankruptcy) before you’re discharged.

Bankruptcy only applies to individuals. Find out what your options are if [your limited company cannot pay its creditors](https://www.gov.uk/government/publications/options-when-a-company-is-insolvent/options-when-a-company-is-insolvent).

**Get help and information**

Read the following:

* the Citizens Advice [bankruptcy advice guide](http://www.adviceguide.org.uk/england/debt_e/debt_help_with_debt_e/bankruptcy-2/bankruptcy_explained/bankruptcy_-_what_you_need_to_know.htm)
* the Money Advice Service’s [guide on options for writing off your debt](https://www.moneyadviceservice.org.uk/en/categories/options-for-writing-off-debt)

You can also contact the [National Debtline](https://www.nationaldebtline.org/) for bankruptcy advice.

You can get free advice from a [debt adviser](https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator) to help you decide how to deal with your debts.

**If you do not live in England or Wales**

You cannot apply to make yourself bankrupt in England or Wales if you live in [Scotland](http://www.aib.gov.uk/) or [Northern Ireland](http://www.nidirect.gov.uk/what-happens-when-you-become-bankrupt/).

You might be able to apply if you live anywhere else - talk to a [debt adviser](https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator).

You must not break the [bankruptcy restrictions](https://www.gov.uk/bankruptcy/restrictions) in England or Wales. These might also apply outside England and Wales - check the laws of the country you live in.