

ALABAMA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the Alabama Code, unless otherwise noted. To access the Alabama statutes referenced in the chart, click on the 'Alabama Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] – [Chapter number] – [Section number].

Statutory reference: [Alabama Code](#)

Federal exemptions available: No

Exemption adjustments: Homestead and wild card exemptions are adjusted every 3 years, starting on July 1, 2017. Alabama does not publish the adjusted exemption amounts in the statute itself. Updated dollar amounts are published by the [Alabama Treasury](#).

Doubling: no restrictions

Other: exemptions limited to residents of Alabama

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$18,800; up to 160 acres	6-10-2, 6-10-4, 6-10-12
Personal property	Burial place used by you or your family	6-10-5
	Church pew used by your or your family	6-10-5
	Clothing for you or your family	6-10-6
	Family portraits or pictures	6-10-6
	Cooking utensils, cooking stoves, table, tableware, chairs, bed and bedding in actual use by family	6-10-126(a)(1)
	No exemption for furniture	
	No exemption for personal property automobile	
Wages	75% of earned but unpaid wages or 30 times the federal hourly minimum wage; judge may authorize more for low income debtors	6-10-6.1, 6-10-7
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Judges	12-18-10(a), (b)
	Teachers	16-25-23
	Law enforcement officers	36-21-77
	State employees	36-27-28
Insurance	Annuity proceeds up to \$250 per month	27-14-32
	Disability proceeds up to \$250 per month	27-14-31
	Fraternal benefit society benefits	27-34-27
	Life insurance proceeds	6-10-8; 27-14-29; 27-15-26

Insurance (continued)	Mutual aid association benefits	27-30-25
Tools of trade	Vehicle used personally by and essential to the debtor's business	6-10-126(a)(3)
	Tools used personally by and essential to the debtor's business	6-10-126(a)(4)
	Business partnership property	10A-8A-5.03
Public benefits	Crime victims' compensation	15-23-15(e)
	Southeast Asian War POWs benefits up to \$500	31-7-1; 31-7-2
	Unemployment compensation	25-4-140
	Workers' compensation	25-5-86
Miscellaneous	Spendthrift trusts (subject to exceptions)	19-3B-508
	Uniforms, arms, equipment required to be kept by military personnel	
Wild card	\$9,400 (excluding wages, salaries, and other compensation);	6-10-16, 6-10-12

ALASKA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Alaska Statutes', unless otherwise noted. To access the Alaska Statutes referenced in the chart, click on the 'Alaska Statutes' hyperlink below. Then navigate to each individual statute using the search bar in the upper right. Statute numbers can be interpreted as follows: [Title number].[Chapter number].[Section number].

Statutory reference: [Alaska Statutes](#)

Federal exemptions available: Yes

Exemption adjustments: Exemption dollar amounts are adjusted every 2 years on October 1, in even numbered years. However, Alaska does not publish the updated amount in the statute itself. Updated dollar amounts are provided by the [Alaska Bankruptcy Court](#).

Doubling: The Alaska homestead exemption cannot be doubled for a husband and wife filing a joint petition. A husband and wife are entitled to a single homestead exemption, split between them. If a debtor is married and the spouse does not join in the bankruptcy petition, the debtor can only take one-half (1/2) of the total homestead exemption amount.; Personal property exemptions can be doubled as long as each spouse has an ownership interest in the property.

Other: Exemptions are limited to residents of Alaska

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$72,900	09.38.010(a)
Personal property	Household goods, furniture, clothing up to \$4,050	09.38.020(a)
	Burial plot for you or your family	09.38.015(a)(1)
	Health aids for you or a dependent	09.38.015(a)(2)
	Jewelry up to \$1,350	09.38.020(b)
	Pets up to \$1,350	09.38.020(d)
	Automobile up to \$4,050 (market value cannot exceed \$27,000)	09.38.020(e)
	Proceeds for exempt property that has been lost, damaged or destroyed	09.38.060
	Building materials	34.35.105
Wages	Wages of Fishermen, Seamen & Apprentices; Civil Service Retirement; RRA Annuities & Pensions; Foreign Service Retirement/Disability	09.38.015(a)(6)
	Liquid Assets up to \$1,890; Liquid assets include: cash, receivables, notes, securities, etc., but not the Alaska PFD. The liquid assets exemption is available only if the debtor has no earnings (wages, salary, commissions). May be applied to a future income stream to the extent that the income in any month does not exceed the allowable limitation.	09.38.030(b)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)

Pensions (continued)	Teacher, judicial, or employee pension or retirement systems	09.38.015(b)
	Pension, Profit Sharing, IRA- unlimited (ERISA qualified)	09.38.017(a)
	Roth and traditional IRAs, medical savings accounts	09.38.017(e)(3)
	Other pensions to the extent wages are exempt	09.38.030(e)(5)
Insurance	Unmatured life insurance or annuity contracts up to \$500,000	09.38.025(a)
	Wrongful death and insurance proceeds; Loss of future earnings	09.38.030(b)
	Fraternal benefit society benefits	21.84.240
Tools of trade	Professional books up to \$3,780	09.38.020(c)
Public benefits	Crime Victim's Reparation Award	09.38.015(a)(4)
	Alaska Longevity Bonus	09.38.015(a)(5)
	Federally exempt public benefits	09.38.015(a)(6)
	Alaska Permanent Fund Dividend (PFD)	09.38.015(a)(9) 45.23.065(a)
	Alaska benefits for low-income seniors	09.38.015(a)(11)
	Unemployment, Disability & Welfare Benefits	09.38.030(e)
	Workers compensation	23.30.160
	Adult assistance to elderly, blind, and disabled	47.25.550
Miscellaneous	Liquor Licenses	09.38.015(a)(7)
	Tuition credits under an advance college tuition payment contract	09.38.015(a)(8)
	Alimony, Child Support	09.38.030(e)
	Personal Injury Award; Up to \$1,750 that has actually already been received and is in the hands of the debtor may be exempted.	09.38.030(3)
	Business partnership property	09.38.100(b)
	Fishing Permits	16.43.150(g)
Wild card	none	

ARIZONA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the Arizona Revised Statutes, unless otherwise noted. To access the Arizona statutes referenced in the chart, click on the 'Arizona Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] – [Section number].

Statutory reference: [Arizona Revised Statutes](#)

Federal exemptions available: No

Doubling: spouses may not double homestead exemption; spouses may double personal property exemptions if property is jointly owned

Other: exemptions limited to residents of Arizona

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property, condo, or mobile home you occupy to \$400,000; sale proceeds exempt 18 months after sale or until new home purchased, whichever occurs first	33-1101(A), (C)
	Must record homestead declaration before attempted sale of home	33-1102
Personal property	Food fuel and provisions (up to 6 month's worth)	33-1124
	Clothing to \$500; musical instruments with combined value to \$400; horses, milk cows & poultry to \$1,000; engagement & wedding rings to \$2,000; books to \$250; one watch to \$250; one typewriter, one computer, one bicycle, one sewing machine, a family bible or a burial plot with combined value to \$2,000; firearms to \$2,000;	33-1125
	Firearms up to \$2,000	33-1125
	Motor vehicle to \$15,000 (\$25,000, if you or one of your dependents is physically disabled)	33-1125(8)
	Professionally prescribed prostheses, a wheelchair, or a motorized mobility device	33-1125(9)
	Domestic animals and pets	33-1125(11)
	Proceeds for sold or damaged exempt property	33-1126(A)(5), (8)
	Bank deposit to \$300 in one account	33-1126(A)(9)
	College savings plan under IRC § 529, but not contributions made within two years of filing	33-1126(A)(10)
	Household goods and furnishings, including consume electronic devices and household appliances not covered by other exemptions up to \$6,000	33-1126(C)
	Prepaid rent or security deposit to \$2,000 or 1½ times your rent, whichever is less, in lieu of homestead	33-1126(C)
	Funeral deposits to \$5,000	32-1391.05(C)(4)
	Wrongful death awards	12-592
Wages	Earned but not yet received wages: 75% of unpaid weekly net earnings or 30 times the federal minimum hourly wage; 50% of wages for support orders; bankruptcy judge can authorize more for low-income debtors; \$50 per week plus \$15 per week for each dependent	33-1131(B); 23-755(D)

Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Police officers	9-931
	Firefighters Relief and Pension Fund	9-968
	Arizona Board of Regents	15-1628(l)
	Qualified retirement plans (except child support obligations)	33-1126(B)
	State employees' retirement & disability	38-792; 38-797.11
	Judges	38-807; 38-809(B)
	Elected officials	38-811
	Public Safety Personnel Retirement System	38-850(c)
	Corrections officers	38-897
	Rangers	41-955
	Arizona Rangers Pension	41-955
	Taxing district employees	48-227
Insurance	Life insurance proceeds paid to surviving spouse or child to \$20,000	33-1126(A)(1)
	Health, accident, or disability benefits	33-1126(A)(4)
	Life insurance cash value or proceeds, or annuity contract if owned at least two years and beneficiary is dependent family member	33-1126(A)(6), (7); 20-1131(D)
	Life insurance proceeds and cash value	20-1131(A)
	Group life insurance policy or proceeds	33-1132(A)
	Fraternal benefit society benefits	20-877
Tools of trade	Library and philosophical and chemical or other apparatus used for teaching	33-1127
	Tools of trade, equipment, instruments, & books to \$5,000	33-1130(1)
	Farm machinery, utensils, seed, instruments of husbandry, feed, grain, & animals to \$2,500 total	33-1130(2)
	Arms, uniforms, & accoutrements of profession or office required by law	33-1130(3)
Public benefits	Unemployment compensation	23-783(A)
	Workers' compensation	23-1068(B)
	Welfare benefits	46-208
Miscellaneous	Business partnership property	29-1041
	Alimony, child support needed for support	33-1126(A)(3)
Wild card	none	

ARKANSAS

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the Code of Arkansas, unless otherwise noted. To access the Arkansas statutes referenced in the chart, click on the 'Code of Arkansas' hyperlink below. Using the link provided, you can then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] – [Chapter number] – [Section number].

Tip: The search engine does not make chapter numbers readily apparent. They are 'hidden' within the subtitles. As a result, you may need to click on several subtitles to find the correct chapter. Using the search bar function may be more user friendly.

Statutory reference: [Code of Arkansas](#)

Federal exemptions available: Yes

Doubling: spouses may not double the homestead exemption

Other: exemptions are limited to residents of Arkansas

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence) (choose System A or System B)	A. Rural homestead: up to 160 acres not to exceed \$2500 value; and homestead is no less than 80 acres without regard to value.	Constitution 9-3;9-4, 9-5; §16-66-210;
	Urban homestead: up to 1 acre not to exceed \$2500 value; and homestead is no less than 1/4 acre without regard to value	§16-66-218(b)(3), (4); <i>In re Stevens</i> , 829 F.2d 693 (8th Cir. 1987)
	B. Real or personal property used as residence, to \$800 if single; \$1,250 if married	16-66-218(a)(1)
Personal property	Burial plot to 5 acres, in lieu of homestead option 2	16-66-207; 16-66-218(a)(1)
	Motor vehicle to \$1,200	16-66-218(a)(2)
	Wedding bands; any diamond cannot exceed ½ carat in weight	16-66-218(a)(3)
	Clothing	Constitution 9-1, 9-2
	Prepaid funeral trusts	23-40-117
Wages	Earned but unpaid wages due for 60 days; in no event under \$25 per week	16-66-208; 16-66-218(b)(6)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRA deposits to \$20,000 if deposited over 1 year before filing for bankruptcy	16-66-218(b)(16)
	State police officers	24-6-205; 24-6-223
	School employees	24-7-715
	Police officers	24-10-616

(Pensions continued)	Firefighters	24-10-616
	Disabled police officers	24-11-417
	Disabled firefighters	24-11-814
Insurance	Life, health, accident, or disability cash value or proceeds paid or due-limited to \$500	16-66-209; Constitution 9-1, 9-2; <i>In re Holt</i> , 894 F.2d 1005 (8th Cir. 1990)
	Stipulated insurance premiums	23-71-112
	Mutual assessment life or disability benefits to \$1,000	23-72-114
	Fraternal benefit society benefits	23-74-403
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	23-79-131
	Life insurance proceeds if beneficiary is not the insured	23-79-131
	Group life insurance	23-79-132
	Disability benefits	23-79-133
	Annuity contract	23-79-134
Tools of trade	Implements, books, and tools of trade up to \$750	16-66-218(a)(4)
Public benefits	Workers' compensation	11-9-110
	Unemployment compensation	11-10-109
	Crime victims' compensation	16-90-716(e)
Miscellaneous	Property of business partnership	4-42-502
Wild card	\$500 of any personal property if married or head of family; otherwise \$200	Constitution 9-1, 9-2 16-66-218(b)(1), (2)

CALIFORNIA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the California Code of Civil Procedure, unless otherwise noted. To access the California statutes referenced in the chart, click on the 'California Code of Civil Procedure' hyperlink below. Then navigate to each individual statute. A link to the California Constitution has also been provided.

California's exemptions are updated every three years. However, the exemption amounts (contained in §703.140(b) and §704.010-§704.100) do not appear in the statutes. Instead, current exemptions are published by the California Judicial Council. Current exemptions can be accessed by visiting the [California Courts](#) forms webpage and searching for Form 'EJ-156'.

Statutory reference: [California Code of Civil Procedure](#) AND [California Constitution](#)

Federal exemptions available: No

Exemption updates: California's exemptions are updated every three years. However, the exemption amounts (contained in §703.140(b) and §704.010-§704.100) do not appear in the statutes. Instead, current exemptions are published by the California Judicial Council. Current exemptions can be accessed by visiting the [California Courts](#) forms webpage and searching for Form 'EJ-156'.

Doubling: Married couples may not double any exemption

Other: California has two sets of exemptions—Set 1 (also known as the '704 exemptions') and Set 2 (also known as the '703 exemptions'.) You must choose between these two sets- you cannot mix and match. Typically, Set 1 (the 704 exemptions) are better suited for those who own a home and have accumulated substantial equity. Set 2 (the 703 exemptions) are usually a better fit if you don't own real property.

SET 1- 704 EXEMPTIONS

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real or personal property you occupy including mobile home, boat, stock cooperative, community apartment, planned development, or condo up to \$600,000	§704.730
	Can file homestead declaration to protect exemption amount from attachment of judicial liens and to protect proceeds of voluntary sale for 6 months	§704.950
Personal property	Motor vehicles up to \$3,625, or insurance for loss or damages	§704.010
	Appliances, furnishings, clothing, & food	§704.020
	Materials to repair or maintain home \$3,825	§704.030
	Jewelry, heirlooms, art to \$9,525	§704.040
	Health aids	§704.050
	Bank deposits from Social Security up to \$3,825 (\$5,725 for spouses); Bank deposits from other public benefits up to \$1,900 (\$2,825 for spouses); unlimited if funds are not comingled	§704.080

(Personal property cont.)	Burial plot	\$704.200
	Deposit account funds to \$2,080	\$704.220
	Deposit account funds needed for support	\$704.225
Wages	Minimum 75% of wages paid within 30 days prior to filing	\$704.070
	Inmate trust account up to \$1,900; if restitution fine or order up to \$325	\$704.090
	Public employees' vacation credits; if you are receiving installments, at least 75%	\$704.113
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public retirement benefits	\$704.110
	Private retirement benefits, including IRAs & Keoghs	\$704.115
Insurance	Unmatured life insurance policy exempt without making a claim	\$704.100(a)
	Unmatured life insurance policy cash surrender value completely exempt; loan value exempt to \$15,250	\$704.100(b)
	Benefits of matured life insurance that are needed for support	\$704.100(c)
	Disability or health benefits	\$704.130
Tools of Trade	Personal property used in your or your spouse's trade, business, or profession up to \$9,525. Amount can be doubled if used by both spouses in the same occupation. (amount of exemption for commercial motor vehicle not to exceed \$4,850)	\$704.060
Public benefits	Unemployment benefits	\$704.120
	Union benefits due to labor dispute	\$704.120(b)(5)
	Workers' compensation	\$704.160
	Public assistance	\$704.170
	Relocation benefits	\$704.180
	Financial aid to students	\$704.190
	FEMA benefits	\$704.230
Miscellaneous	ScholarShare 529 college savings account	\$704.105
	Personal injury & wrongful death causes of action	\$704.140(a); \$704.150(a)
	Personal injury & wrongful death recoveries needed for support; if you are receiving installments, at least 75%	\$704.140(b), (c), (d); 704.150(b), (c)
Wild card	none	

SET 2- 703 EXEMPTIONS

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real or personal property used as residence up to \$31,950; unused portion of homestead can be applied to any property	§703.140(b)(1)
Personal property	Motor vehicles up to \$6,375	§703.140(b)(2)
	Household furnishings, household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for personal, family, or household use- up to \$800	§703.140(b)(3)
	Jewelry used by you or a dependent up to \$1,900	§703.140(b)(4)
	Health aids	§703.140(b)(9)
Wages	none	
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits needed for support	§703.140(b)(10)(E)
	Disability benefits	§703.140(b)(10)(C)
Insurance	Unmatured life insurance contract up to \$17,075	§703.140(b)(8)
	Life insurance proceeds needed for support of family	§703.140(b)(11)(C)
Tools of trade	Implements, professional books, or tools of the trade used by you or a dependent up to \$9,525	§703.140(b)(6)
Public Benefits	Public assistance	§703.140(b)(10)(A)
	Social Security	§703.140(b)(10)(A)
	Unemployment compensation	§703.140(b)(10)(A)
	Veterans benefits	§703.140(b)(10)(B)
	Crime victims' compensation	§703.140(b)(11)(A)
Miscellaneous	Business and professional licenses	§695.060
	Alimony, child support needed for support	§703.140(b)(10)(D)
	Wrongful death recoveries needed for support	§703.140(b)(11)(B)
	Personal injury recoveries up to \$31,950;	§703.140(b)(11)(D)
	ScholarShare 529 college savings account	§703.140(b)(12)
Wild card	Unused portion of homestead exemption of any property	§703.140
	\$1,700 of any property	§703.140(b)(5)

COLORADO



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the Colorado Revised Statutes, unless otherwise noted. To access the Colorado statutes referenced in the chart, click on the 'Colorado Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] – [Chapter number] – [Section number].

Statutory reference: [Colorado Revised Statutes](#)

Federal exemptions available: No

Other: exemptions are limited to residents of Colorado

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property, mobile home, manufactured home, or house trailer you occupy up to \$250,000 if owner, spouse, or dependent is disabled or at least 60 years old up to \$350,000; sale proceeds exempt 2 years after received	§38-41-201; §38-41-201.6; §38-41-203; §38-41-207; <i>In re Pastrana</i> , 216 B.R. 948 (D. Colo., 1998)
Personal property	Clothing to \$2,000	§13-54-102(1)(a)
	Jewelry & articles of adornment to \$2,500	§13-54-102(1)(b)
	Family pictures and books to \$2,000	§13-54-102(1)(c)
	One burial site or mausoleum space per family member	§13-54-102(1)(d)
	Household goods up to \$3,000	§13-54-102(1)(e)
	Food & fuel to \$600	§13-54-102(1)(f)
	Motor vehicles or bicycles used for work to \$7,500; disability or 60 or over up to \$12,500	§13-54-102(j)(I), (II)
	Proceeds for damaged exempt property	§13-54-102(1)(m)
	Personal injury recoveries	§13-54-102(1)(n)
	Health aids	§13-54-102(1)(p)
	Security deposits	§13-54-102(1)(r)
Wages	Minimum 80% of weekly net earnings or 40 times the federal or state minimum hourly wage, whichever is greater, including pension & insurance payments. <i>In re Nye</i> , 210 B.R. 857 (D. Colo. 1997); <i>In re Kobemusz</i> , 160 B.R. 844 (D. Colo. 1993)	§13-54-104
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs & Roth IRAs	§13-54-102(1)(s)
	Veterans pension for veteran, spouse, or dependents if the veteran served in war or armed conflict	§13-54-102(1)(h); §13-54-104

Pensions (continued)	Public employees' pensions, deferred compensation & defined contribution plans	§24-51-212
	Local governments	§24-54-111
	Firefighters & police officers	§31-30.5-208
Insurance	Life insurance or annuity	§10-7-106
	Group life insurance policy or proceeds	§10-7-205
	Fraternal benefit society benefits	§10-14-403
	Disability benefits to \$200 per month; if lump sum, entire amount exempt	§10-16-212
	Life insurance cash surrender value to \$250,000, except contributions to policy within past 48 months	§13-54-102(1)
	Homeowners' insurance proceeds for 1 year after received, to homestead exemption amount	§38-41-209
Tools of trade	Livestock or other animals, machinery, tools, equipment, and seed of person engaged in agriculture, up to \$100,000	§13-54-102(1)(g)
	Military equipment personally owned by members of the National Guard	§13-54-102(1)(h.5)
	Stock in trade, supplies, fixtures, tools, machines, electronics, equipment, books and other business materials, up to \$60,000 for primary occupation; \$20,000 for secondary occupation	§13-54-102(1)(i)
	Professional's library up to \$3,000	§13-54-102(1)(k)
Public benefits	Workers' compensation	§8-42-124
	Unemployment compensation	§8-80-103
	Veterans benefits for veteran, spouse, or child if veteran served in war or armed conflict	§13-54-102(1)(h)
	Earned income tax credit or refund	§13-54-102(1)(o)
	Crime victims' compensation	§13-54-102(1)(q)
	Disability benefits to \$5,000	§13-54-102(1)(v)
	Public assistance	§26-2-131
Miscellaneous	Child support or domestic support obligation	§13-54-102(u); §13-54-102.5
	Property of business partnership	§7-60-125
Wild card	none	

CONNECTICUT

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the General Statutes of Connecticut, unless otherwise noted. To access the Connecticut statutes referenced in the chart, click on the 'General Statutes of Connecticut' hyperlink below. Then navigate to each individual statute.

Statutory reference: [General Statutes of Connecticut](#)

Federal exemptions available: Yes

Other: exemptions are limited to residents of Connecticut

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Owner-occupied real property, including co-op or mobile manufactured home to \$250,000	§52-352(21)
Personal property	Necessary apparel, bedding, foodstuffs, household furniture and appliances	§52-352b(1)
	Burial plot	§52-352b(3)
	Health or disability insurance payments	§52-352b(5)
	Necessary health aids	§52-352b(6)
	Motor vehicle to \$7,000	§52-352b(10)
	Wedding & engagement rings	§52-352b(11)
	Residential utility deposits	§52-352b(12)
	Proceeds for damaged exempt property	§52-352b(17)
	Residential utility & security deposits for 1 residence	§52-352b(12)
	Transfers to a licensed debt adjuster	§52-352b(22)
Wages	Minimum 75% of earned but unpaid weekly disposable earnings, or 40 times the state or federal hourly minimum wage, whichever is greater	§52-361a(f)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C. §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs, Roth IRAs & Keoghs, to extent wages exempt	§52-321a; §52-352b(13)
	State employees	§5-171; §5-192w
	Municipal employees	§7-446
	Teachers	§10-183q
Insurance	Life insurance proceeds, dividends, interest, cash surrender value	§38a-453; §38a-454
	Fraternal benefit society benefits	§38a-637
	Disability benefits paid by association for its members	§52-352b(16)
	Unmatured life insurance policy avails to \$4,000 if beneficiary is dependent	§52-352b(19)

Tools of trade	Tools, books, instruments, farm animals and livestock feed, necessary to your profession	§52-352b(2)
Public benefits	Public assistance	§52-352b(4)
	Social Security	§52-352b(7)
	Unemployment compensation	§52-352b(7); §31-272(c)
	Veterans benefits	§52-352b(7)
	Crime victims' compensation	§52-352b(15); §54-213
Miscellaneous	Liquor license	§30-14(a)
	Workers' compensation	§31-320; §52-352b(7)
	Business partnership property	§34-328
	Child support	§52-352b(8)
	Alimony	§52-352b(14)
	An award under a crime reparations act	§52-352b(15)
	Farm partnership animals & livestock feed reasonably required to run farm where at least 50% of partners are members of same family	§52-352d
Wild card	\$1,000 of any property	§52-352b(18)

DELAWARE

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Delaware Code', unless otherwise noted. To access the Delaware statutes referenced in the chart, click on the 'Delaware Code' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Delaware Code](#)

Federal exemptions allowed: No

Doubling: doubling not allowed for homestead.

Other: exemptions are limited to state residents only; Delaware limits the total amount you may claim in exemptions to \$25,000. This limit does not include exemptions claimed for your principal residence, retirement accounts, and personal property marked with an asterisk (*) in the chart below.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or manufactured home used as a principal residence up to \$125,000	10-4914(c)
Personal property	Family bible and books*	10-4902(a)
	Family pictures*	10-4902(a)
	pew or seat in a place of public worship*	10-4902(a)
	burial plot*	10-4902(a)
	you and your family's clothing (includes jewelry)*	10-4902(a)
	sewing machines and pianos for personal use*	10-4902(c)
	Piano's and leased organs	10-4902(d)
	Vehicle up to \$15,000	10-4914(c)(2)
	Delaware Investment Plan account	10-4916
Wages	85% of earned but unpaid wages	10-4913
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRAs, Roth IRAs 401(k)s and other retirement plans, including inherited retirement assets	10-4915
	Police officers' pensions	11-8803
	volunteer firefighters	16-6653
	State employees' pensions	29-5503
Insurance	Life insurance proceeds, group life insurance policy or proceeds, and life insurance proceeds if the policy prohibits using them to pay creditors	18-2725, 2727, 2729
	Annuity contract proceeds to \$350 per month	18-2728
	Health insurance proceeds or disability benefits	18-2726
	Firefighters' disability benefits	18-6708
	Fraternal benefit society benefits	18-6118

Tools of trade	Tools, implements & fixtures to \$75 in New Castle & Sussex Counties; to \$50 in Kent County	10-4902(b)
	Vehicle and tools of trade used for employment	10-4914(c)
Public benefits	Crime victims' compensation	11-9011
	Workers' compensation	19-2355
	Unemployment compensation	19-3374
	Aid to aged, disabled, AFDC, general assistance	31-513
	Aid to the blind	31-2309
Miscellaneous	Business partnership property	6-15-504
Wild card	\$500 for any personal property if you are head of the household (does not include tools of the trade)	10-4903
	\$25,000 of any property (other than homestead)	10-4914(b)

DISTRICT OF COLUMBIA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Code of the District of Columbia', unless otherwise noted. To access the D.C. statutes referenced in the chart, click on the 'Code of the District of Columbia' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Code of the District of Columbia](#)

Federal exemptions available: Yes

Other: exemptions are limited to residents of the District of Columbia; Tenancy by the entirety is recognized in this jurisdiction. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	100% of the equity in your home or coop as long as you and dependents reside in the residence	15-501(a)(14)
Personal property	Motor vehicle to \$2,575	15-501(a)(1)
	Appliances, books, clothing, household furnishings, goods, musical instruments, pets to \$425 per item or \$8,625 total	15-501(a)(2)
	Health aids	15-501(a)(6)
	Family pictures	15-501(a)(8)
	Family library up to \$400	15-501(a)(8)
	Food for 3 months	15-501(a)(12)
	Non-head of household clothing to \$300	15-503(b)
Wages	Nonwage (including pension & retirement) earnings to \$200 per month for head of family; otherwise \$60 per month for a maximum of two months	15-503
	75% or 30 times federal minimum hourly wage (whichever is greater); bankruptcy judge can authorize more for low-income debtors	16-572
	Prison work release program wages	24-241.06
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs, Keoghs, etc. to maximum deductible contribution	15-501(a)(9), (10)
	Stock bonus, annuity, pension, or profit-sharing plan	15-501(a)(7)
	Judges	11-1570(f)
	Police officer, firefighter, teacher	1-911.03
	Public school teachers	38-2001.17; 38-2021.17
Insurance	Disability benefits	15-501(a)(7); 31-4716.01
	Life insurance payments	15-501(a)(11)

Insurance (continued)	Unmatured life insurance contract other than credit life insurance	15-501
	Life insurance proceeds	31-4716
	Group life insurance policy or proceeds	31-4717
	Fraternal benefit society benefits	31-5315
Tools of trade	Tools of trade or business up to \$1,625	15-501(a)(4)
	Library, furniture, tools of professional or artist up to \$300	15-501(a)(13)
	Seal and documents of notary public	15-501(a)(15)
	Mechanic's tools up to \$200	15-503(b)
	Non-head of household mechanic's tools up to \$200	15-503(b)
Public benefits	Crime victims' compensation	4-507(e); 15-501(a)(11)
	Public assistance	4-215.01
	Social Security	15-501(a)(7)
	Unemployment compensation	15-501(a)(7); 51-118(b)(1)
	Veterans benefits	15-501(a)(7)
	Workers' compensation	32-1517
Miscellaneous	Alimony or child support	15-501(a)(7)
	Payment, including pain & suffering, for loss of debtor or person depended on	15-501(a)(11)
	Personal injury, wrongful death, and lost earnings compensation	15-501(a)(11); 1 6-2703
	Business partnership property	29-605.01 through 29- 605.04
	Uninsured motorist benefits	31-2408.01(h)
	Residential condominium deposit	42-1904.09
Wild card	Up to \$850 in any property, plus up to \$8,075 if you don't use the homestead exemption	15-501(a)(3)

FLORIDA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Florida Statutes', unless otherwise noted. To access the Florida Statutes referenced in the chart, click on the 'Florida Statutes' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Florida Statutes](#)

Federal exemptions available: No

Other: exemptions are limited to state residents; This state recognizes tenancy by the entirety. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Unlimited. Includes mobile or modular home. Property cannot be larger than ½ acre in a municipality or 160 acres elsewhere. Must have owned the property for 1,125 days.	222.01; 222.02; 222.03; 222.05; Constitution 10-4; <i>In re Colwell</i> , 196 F.3d 1225 (11th Cir. 1999)
	May file homestead declaration	222.01
Personal property	Any personal property up to \$1,000; or up to \$4,000 if no homestead claimed (spouses can double)	222.25(4) Const. Art. X. § 4(a)(2)
	Motor vehicle up to \$1,000 (Court uses Kelley Blue Book Value)	222.25(1)
	Health aids	222.25(2)
	Tax refunds or credits (subject to exceptions)	222.25(4)
Wages	If you are the head of the household (paid and unpaid) up to \$750 per week, or 75% of your paycheck, or 30 times federal minimum wage- whichever is higher. Includes wages that have been transferred to your bank account within the last 6 months.	222.11
	Federal government employees' pension payments needed for support & received 3 months prior	222.21
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs and Roth IRAs	222.21(2)
	Public employees	121.131; 121.055(6)(e)
	State and county officers and employees	122.15
	Firefighters	175.241
	Death benefits payable to a specific beneficiary	222.13

(Pensions continued)	Annuity contract proceeds (not including lottery winnings)	222.14; <i>In re Pizzi</i> , 153 B.R. 357 (S.D. Fla. 1993)
	Teachers	238.15
Insurance	Public employee health insurance	112.363(9)
	Life insurance cash surrender value	222.14
	Disability and/or illness benefits	222.18
	Fraternal benefit society benefits	632.619
Tools of trade	none	
Public benefits	Public assistance	222.201
	Reemployment assistance	222.201; 443.051(2), (3)
	Social Security	222.201
	Veterans benefits	222.201; 744.626
	Workers' compensation	440.22
	Damages to employees for injuries in hazardous occupations	769.05
	Crime victims' compensation, unless seeking to discharge debt for treatment of injury incurred during the crime	960.14
Miscellaneous	Prepaid college education trust deposits	222.22(1)
	Prepaid medical savings account & health savings account	222.22(2)
	Hurricane savings accounts	222.22(4)
	Alimony, child support needed for support	222.201
	Preneed funeral contract	497.56(8)
	Business partnership property	620.8307
	Damages to employees for injuries in hazardous occupations	769.05
Wild card	Business partnership property	620.8307
	See personal property (Any personal property up to \$1,000; or up to \$4,000 if no homestead claimed (spouses can double)	

GEORGIA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Official Code of Georgia', unless otherwise noted. To access the Georgia statutes referenced in the chart, click on the 'Official Code of Georgia' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Official Code of Georgia](#)

Federal exemptions available: No

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property, including co-op, used as a residence up to \$21,500; you may use up to \$10,000 of unused homestead exemption to protect personal property; spouses can double even if debtor files individually	44-13-100(a)(1)
Personal property	Burial plot (if used in stead of homestead exemption)	44-13-100(a)(1)
	Health or medical savings account	44-13-100(a)(2)(G)
	Motor vehicle up to \$5,000	44-13-100(a)(3)
	Animals, crops, clothing, appliances, books, furnishings, household goods, musical instruments up to \$300 per item, \$5,000 total	44-13-100(a)(4)
	Jewelry up to \$500	44-13-100(a)(5)
	Health aids	44-13-100(a)(10)
	Wrongful death recoveries needed for support	44-13-100(a)(11)(B)
	Personal injury recoveries to \$10,000	44-13-100(a)(11)(D)
	Future earnings award needed for support	44-13-100(a)(11)(E)
	Produce, rents, profits from exempt property	44-13-18
Wages	Minimum 75% of earned but unpaid weekly disposable earnings; bankruptcy judge can authorize more for low-income debtors	18-4-5; 18-4-6
	Wages of deceased state employee to \$2,500	34-7-4
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits & IRAs	44-13-100(a)(2.1)(C), (D)
	Payments from IRA necessary for support	44-13-100(a)(2)(F)
	Employees of nonprofit corporations	44-13-100(a)(2.1)(B)
	Teachers, public school employees	47-3-28; 47-4-120; 47-3-26
	Legislators	47-6-100
	Firefighters	47-7-122
	Judges, court employees, district attorney	47-11-91; 47-12-101; 47-14-91
	Sheriff, peace officers	47-16-122; 47-17-103

(Pensions continued)	Other pensions needed for support	18-4-22; 44-13-100(a)(2)(E); 44-13-100(a)(2.1)(C)
	Public employees, including state, county, city	18-4-22; 44-13-100(a)(2.1)(A); 47-2-332; 47-5-71
Insurance	Fraternal benefit society benefits	33-15-20
	Proceeds and avails of life insurance	33-26-5; 33-25-11
	Group insurance	33-27-7
	Annuity and endowment contract benefits	33-28-7
	Disability or health benefits up to \$250 per month	33-29-15; 33-30-10
	Unmatured life insurance contract	44-13-100(a)(8)
	Unmatured life insurance dividends, interest, loan value, or cash value to \$2,000 if beneficiary is you or someone you depend on	44-13-100(a)(9)
	Life insurance proceeds if policy owned by someone you depended on, needed for support	44-13-100(a)(11)(C)
Tools of trade	Implements, books & tools of trade up to \$1,500	44-13-100(a)(7)
Public benefits	Workers' compensation	34-9-84; 49-4-84
	Unemployment compensation, Veteran's benefits, social security, crime victims' compensation, local public assistance	44-13-100(a)(2)(A)
	Old age assistance	49-4-35
	Aid to blind	49-4-58; 49-4-35
	Aid to disabled	49-4-84
Miscellaneous	Alimony, child support needed for support	44-13-100(a)(2)(D)
Wild card	\$1,200 of any property	44-13-100(a)(6)
	Unused portion of homestead exemption to \$10,000	44-13-100(a)(6)

HAWAII

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Hawaii Revised Statutes', unless otherwise noted. To access the Hawaii statutes referenced in the chart, click on the 'Hawaii Revised Statutes' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Hawaii Revised Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to residents of Hawaii; This state recognizes tenancy by the entirety. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Head of family or over 65 up to \$30,000; otherwise \$20,000; property cannot exceed 1 acre; sale proceeds exempt for 6 months after sale (spouses cannot double, however if jointly owned non-filing spouse is exempt from claims of creditors)	651-92(a)(1); 651-96
Personal property	Household furnishings and appliances, books and wearing apparel, jewelry, watches, and items of personal adornment up to a total of \$1,000;	651-121(1)
	Motor vehicle to wholesale value of \$2,575	651-121(2)
	Burial plot to 250 sq. ft. plus tombstones, monuments, & fencing	651-121(4)
	Proceeds for sold or damaged exempt property; sale proceeds exempt for 6 months after sale	651-121(5)
Wages	Unpaid wages due for services of the past 31 days; percentages vary)	651-121(6); 652-1
	Prisoner's earnings	353-22
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public officers & employees	88-91; 653-3
	Firefighters	88-169
	Police officers	88-169
	Qualified retirement and ABLE accounts subject to exceptions	651-124
Insurance	Accident, health, or sickness benefits	431:10-231
	Life insurance proceeds	431:10-232
	Group life insurance policy or proceeds	431:10-233
	Fraternal benefit society benefits	432:2-403
Tools of trade	Tools, implements, books, instruments, uniforms, furnishings, fishing boat, nets, motor vehicle, & other property needed for livelihood	651-121(3)
Public benefits	Crime victims' compensation	351-66
	Public assistance	346-33
	Unemployment compensation	383-163

(Public benefits continued)	Workers' compensation	386-57
	Temporary disability benefits	392-29
	Unemployment work relief funds to \$60 per month	653-4
Miscellaneous	Property of business partnership	425-118(d)
Wild card	none	

IDAHO

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Idaho Statutes', unless otherwise noted. To access the Idaho statutes referenced in the chart, click on the 'Idaho Statutes' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Idaho Statutes](#)

Federal exemptions available: No

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or mobile home up to \$175,000; sale proceeds exempt for 6 months (spouses cannot double)	55-1003; 55-1113
	Must record homestead exemption for property that is not yet occupied	55-1004
Personal property	Burial plot	11-603(1)
	Health aids	11-603(2)
	Appliances, furnishings, books, clothing, pets, musical instruments, family portraits, and sentimental heirlooms- \$7,500; \$1,000 limit per item, \$7,500 total	11-605(1)
	Jewelry up to \$1,000	11-605(2)
	Motor vehicle up to \$10,000	11-605(3)
	Provisions (food, water, and storage equipment) sufficient for up to 12 months	11-605(4)
	Crops cultivated on maximum of 50 acres, up to \$5,000; water rights up to 160 inches	11-605(6), (7)
	One firearm up to \$1,500	11-605(8)
	Proceeds for damaged exempt property for 3 months after proceeds received	11-606
	Building materials	45-514
Wages	75% of earned but unpaid weekly earnings, or 30 times the federal hourly minimum wage, whichever is greater (cannot be more than \$2,500 in a calendar year); bankruptcy judge can authorize more for low-income debtors	11-207; 11-605-11
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Government and private pensions, retirement plans, IRAs, Roth IRAs, Keoghs, etc.	11-604A
	Police officers	50-1517
	ERISA qualified benefits	55-1011
	Public employees	59-1317
	Firefighters	72-1422

Insurance	Medical, surgical, or hospital care benefits and amount in medical savings account	11-603(5)
	Death or disability benefits	11-604(1)(a); 41-1834
	Life insurance proceeds and policy settlements	11-604(1)(d); 41-1833(1); 41-1930
	Unmatured life insurance contract, other than credit life insurance	11-605(9)
	Annuity contract proceeds to \$1,250 per month; if no payments are currently being made under the contract, cash surrender value up to the amount of premiums paid during 6 months before bankruptcy petition	41-1836
	Fraternal benefit society benefits	41-3218
Tools of trade	Arms, uniforms and accoutrements that peace officer, National Guard, or military personnel is required to keep	11-605(6)
	Implements, books and tools of trade to \$10,000	11-605(3)
Public benefits	Social Security	11-603(3)
	Veterans benefits	11-603(3)
	General assistance	11-603(4); 56-223
	Unemployment compensation	11-603(6); 72-1375
	Workers' compensation	72-802; 72-1375
	Crime victims' compensation	72-1020
Miscellaneous	Alimony, child support	11-604(1)(b)
	Personal injury or wrongful death recoveries	11-604(1)(c), (d)
	College savings program account	11-604A(4)(b)
	Liquor licenses	23-514
Wild card	\$1,500 in any tangible personal property	11-605(11)

ILLINOIS

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Illinois Compiled Statutes', unless otherwise noted. To access the Illinois statutes referenced in the chart, click on the 'Illinois Compiled Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] - / [Article number] - [Part number].

Statutory reference: [Illinois Compiled Statutes](#)

Federal exemptions available: No

Doubling: allowed

Other: exemptions are limited to residents of Illinois; Illinois recognizes tenancy by the entirety, subject to some limitations

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$15,000. Includes a farm, lot & buildings, condo, co-op, or mobile home; spouses may double; sale proceeds exempt for 1 year	735-5/12-901; 735-5/12-906
	Child or spouse of a deceased owner may claim exemption	735-5/12-902
Personal property	Clothing, bible, family pictures, and schoolbooks	735-5/12-1001(a)
	Motor vehicle up to \$2,400	735-5/12-1001(c)
	Health aids	735-5/12-1001(e)
	Proceeds of exempt property that has been sold	735-5/12-1001
	Property held in trust	735-5/2-1403
	Title certificate for boat more than 12 feet	625-45/3A-7(d)
Wages	85% of earned but unpaid weekly wages or 45 times the federal minimum hourly wage (or state minimum hourly wage, if higher); bankruptcy judge can authorize more for low-income debtors.	735-5/12-803; 740-170/4
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Retirement and pension benefits	735-5/12-704
	IRAs and ERISA-qualified benefits	735-5/12-1006
	General Assembly members	40-5/2-154
	Police officers and firefighters	40-5/3-144.1; 40-5/5-218; 40-5/4-135; 40-5/6-213; 40-5/22-230
	City, county, state employees	40-5/8-244; 40-5/9-228; 40-5/14-147
	Laborer and retirement board employees	40-5/11-223
	Park employees	40-5/12-190
	IRAs and ERISA-qualified benefits	735-5/12-1006
	Sanitation district employees	40-5/13-213; 40-5/13-805

(Pensions continued)	State university employees	40-5/15-185;40-5/2-154
	Teachers	40-5/16-190; 40-5/17-151
	Judges	40-5/18-161
	House of correction employees	40-5/19-117
	Public library employees	40-5/19-218
Insurance	Life insurance, annuity proceeds, or cash value if beneficiary is insured's child, parent, spouse, or other dependent	215-5/238; 735-5/12-1001(f)
	Fraternal benefit society benefits	215-5/299.1a
	Health or disability benefits	735-5/12-1001 (g)(3)
	Life insurance proceeds needed for support	735-5/12-1001(h)(3)
Tools of trade	Implements, books, and tools of trade up to \$1,500	735-5/12-1001(d)
	National Guard uniforms, arms and equipment	20-1805/10
Public benefits	Public assistance	305-5/11-3; 735-5/12-1001 (g)(1)
	Social Security	735-5/12-1001 (g)(1)
	Unemployment compensation	735-5/12-1001 (g)(1), (3); 820-405/1300
	Veterans benefits	735-5/12-1001 (g)(2)
	Crime victims' compensation	735-5/12-1001 (h)(1), (i); 740-45/18
	Restitution payments on account of WWII relocation of Aleuts & Japanese Americans	735-5/12-1001 (12)(h)(5)
	Workers' compensation	820-305/21
	Workers' occupational disease compensation	820-310/21
Miscellaneous	Alimony, child support	735-5/12-1001 (g)(4)
	Wrongful death recoveries	735-5/12-1001 (h)(2)
	Personal injury recoveries up to \$15,000	735-5/12-1001 (h)(4)
	Illinois College Savings Pool accounts invested more than 1 year before filing if below federal gift tax limit, or 2 years before filing if above	735-5/12-1001(j)
	Preneed cemetery sales funds, care funds and trust funds	225-45/4a(b); 760-100/4(6); 815-390/16(e)
Wild card	\$4,000 of any personal property (does not include real property or wages)	735-5/12-1001(b)

INDIANA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Indiana Code', unless otherwise noted. To access the Indiana statutes referenced in the chart, click on the 'Indiana Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title]-[Article]-[Chapter]-[Section]

Statutory reference: [Indiana Code](#) (to access the Indiana Code from the webpage, click on 'Laws', followed by 'Indiana Code')

Federal exemptions available: No

Exemption updates: Exemption dollar amounts are updated every six years starting in 2010.

Other: This state recognizes tenancy by the entirety. Property may be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$19,300; can be used for real or personal property	34-55-10-2(c)(1)
Personal property	(See wildcard exemption)	
	Health aids	34-55-10-2(c)(4)
Wages	75% of earned but unpaid weekly disposable earnings, or 30 times the federal hourly minimum wage; bankruptcy judge can authorize more for low-income debtors.	24-4.5-5-105 (<i>In re Haraughty</i> , 403 B.R. 607 (Bankr. S.D. Indiana 2009).
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Legislators	2-3.5-4-11; 2-3.5-5-9
	Public employees	5-10.3-8-9
	State teachers	5-10.4-5-14
	Public or private retirement benefits & contributions	34-55-10-2(c)(6)
	Police and firefighters	36-8-7.5-19; 36-8-7-22
Insurance	Life insurance policy, proceeds, cash value, if beneficiary is insured's spouse or dependent	27-1-12-14; 27-2-5-1(c)
	Employer's life insurance policy on employee	27-1-12-17.1
	Group life insurance policy	27-1-12-29
	Life insurance proceeds if clause prohibits proceeds to be used to pay beneficiary's creditors	27-2-5-1
	Mutual life or accident proceeds needed for support	27-8-3-23; <i>In re Stinnet</i> , 321 B.R. 477 (S.D. Ind. 2005)
	Fraternal benefit society benefits	27-11-6-3
Tools of trade	Military uniforms, arms, equipment	6-16-10-1
	Workers' compensation	22-3-2-17

(Tools of trade cont.)	Unemployment compensation	22-4-33-3
	Earned income tax credit	34-55-10-2(c)(11)
Miscellaneous	Property of business partnership	23-4-1-25
	Money in medical care savings account or health savings account	6-8-11-19; 34-55-10-2(c)(7), (8)
	Spendthrift trusts	30-4-3-2
	Surviving spouse allowance	34-55-7-9
	Qualified tuition programs and education savings accounts	34-55-10-2(c)(9), (10)
Wild card	\$10,250 of any real estate or tangible personal property	34-55-10-2(c)(2)
	\$400 of any intangible personal property (does not apply to money that is owed to you)	34-55-10-2(c)(3)

IOWA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Iowa Code', unless otherwise noted. To access the Iowa statutes referenced in the chart, click on the 'Iowa Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter] . [Section]

Statutory reference: [Iowa Code](#)

Federal exemptions available: No

Other: exemptions are limited to residents of Iowa

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or an apartment- unlimited value; property cannot exceed ½ acre in town or city, 40 acres elsewhere	561.2; 561.16; 561.20; 499A.18; 627.9
	Can record homestead declaration	561.4
Personal property	Wedding or engagement rings are exempt. However, any other such rings bought after marriage and within two years of filing for the exemption are only exempted up to \$7,000 (minus any amounts used under the jewelry exemption)	627.6(1)(a)
	Jewelry up to \$2,000	627.6(1)(b)
	Rifle or musket; shotgun	627.6(2)
	Bibles, books, portraits, pictures and paintings up to \$1,000 total	627.6(3)
	Burial plot up to 1 acre	627.6(4)
	Clothing and its storage containers, household furnishings, appliances, musical instruments, and other personal property up to \$7,000	627.6(5)
	Health aids	627.6(7)
	One motor vehicle up to \$7,000	627.6(9)
	Residential security or utility deposit, or advance rent, up to \$500	627.6(15)
	Personal injury or wrongful death payments	627.6(16)
Wages	Wages in varying amounts	537.5105; 642.21
	Accrued wages and tax refunds	627.6(10)
	Farmer's disposable earnings	627.6(13)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Other pensions, annuities and contracts are fully exempt; however, contributions made within 1 year prior to filing for bankruptcy are not exempt to the extent they exceed normal and customary amounts	627.6(8)(e)
	Retirement plans, Keoghs, IRAs, Roth IRAs, ERISA-qualified benefits	627.6(8)(f)
	Federal government pension	627.8
	Iowa Department of Public Safety	97A.12
	Public employees	97B.39
	Police and firefighters	410.11; 411.13

Insurance	Employee group insurance policy or proceeds	509.12; 509A.9
	Health or disability insurance up to \$15,000	627.6(6)
	Disability or illness benefit	627.6(8)(c)
	Fraternal benefit society benefits	633.333
Tools of trade	Nonfarming equipment up to \$10,000	627.6(11)
	Farming equipment; includes livestock, feed up to \$10,000	627.6 (12)
	National Guard articles of equipment	29A.41; 29A.70
Public benefits	Aid to dependent children	239B.6
	Social Security, unemployment, public assistance benefits	627.6(8)(a);96.15
	Veterans benefits	627.6(8)(b)
	Workers' compensation	627.13
	Adopted child assistance	627.19
Miscellaneous	Alimony, child support needed for support	627.6(8)(d)
	Liquor licenses	123.38
	Business partnership property	486A.203
Wild card	\$1,000 of any personal property, including cash	627.6(14)

KANSAS



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Kansas Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Kansas Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] - [Section number] (note: sections are housed under the article beginning with the first two digits of the section number)

Statutory reference: [Kansas Statutes](#) (click on the link to 'Bills & Laws', then click the link for 'Statute')

Federal exemptions available: No

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or mobile home you occupy or intend to occupy-unlimited value; property cannot exceed 1 acre in town or city, 160 acres on farm	60-2301; Constitution 15-9
Personal property	Burial property up to 1 acre	17-1302;60-2304(d);
	Clothing	60-2304(a)
	Earned income tax credit	60-2315
	Furnishings & household equipment	60-2304(a)
	Food and fuel to last 1 year	60-2304(a)
	Jewelry and articles of adornment to \$1,000	60-2304(b)
	Motor vehicle up to \$20,000; if equipped for a disabled person, no limit	60-2304(c)
	Education savings account	60-2308(f)
	Property held by landlord in lieu of rent	60-2308; 60-2313(a)(1)
	Funeral plan prepayments	16-310(d); 60-2313(a)(10);
Wages	Property detained by innkeeper	36-202
	75% of disposable weekly wages or 40 times the federal minimum hourly wage per week, whichever is greater; bankruptcy judge can authorize more for low-income debtors; <i>In re Urban</i> 262 B.R. 865 (Bankr. D. Kan. 2001)	60-2310
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Firefighters	12-5005(e); 14-10a10
	Police officers	12-5005(e); 13-14a10
	Public employees and elected officials	13-14, 102; 74-4923;74-4978g;74-49, 105;74-49, 106

(Pensions continued)	Public utility employee	13-1246a(b)(5)
	Judges	20-2618
	Pension or retirement money	60-2308; 60-2313(a)(1)
	Payment under a stock bonus, pension, profit-sharing, annuity, or similar plan or contract on account of illness, disability, death, age, or length of service, to the extent reasonably necessary for support	60-2312(b)
	State school employees	72-2643;72-2683
	State highway patrol officers	74-4978;74-4989
	Court reporters	74-49, 105
Insurance	Cash value of life insurance	40-414; 60-2313(a)(7); 40-258
	Fraternal life insurance benefits	40-748; 60-2313(a)(8)
	National Guard uniforms, arms & equipment	48-245
	Books, documents, furniture, instruments, equipment, breeding stock, seed, grain & stock to \$7,500 total	60-2304(e)
Public benefits	Public assistance	39-717; 60-2313(a)(2)
	Social Security	60-2312(b)
	Veterans benefits	60-2312(b)
	Crime victims' compensation	60-2313(a)(5); 74-7313
	Workers' compensation	60-2313(a)(3); 44-514
	Unemployment compensation	60-2313(a)(4); 44-718(c)
	Earned income tax credit	60-2315
Miscellaneous	Business partnership property	56a-307;56a-502;56a-504
	Alimony, maintenance and support	60-2312(b)
	Liquor licenses	60-2313(a)(6); 41-326; 41-2629
	Goods held on approval of sale	84-2-326
Wild card	none	

KENTUCKY

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Kentucky Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Kentucky Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] . [Section number]

Statutory reference: [Kentucky Revised Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to residents of Kentucky

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real or personal property used as residence up to \$5,000	427.060; 427.090
Personal property	Clothing, jewelry, and furnishings up to \$3,000 total	427.010(1)
	Health aids prescribed by medical professional	427.010(1)
	Health savings account	427.010(1)
	Motor vehicle up to \$2,500	427.010(1)
	Burial plot up to \$5,000 (in lieu of homestead)	427.060
Wages	75% of disposable weekly earnings or 30 times the federal minimum hourly wage per week, whichever is greater; bankruptcy judge can authorize more for low-income debtors	427.010(2)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs, SEPs & Keoghs deposited more than 120 days before filing	427.150
	State and county employees	61.690; 427.150(2)(e)
	Urban county government employees	67A.350
	Police and firefighters	67A.620; 95.878; 427.125; 427.150(2)(e)
	Teachers	161.700; 427.150(2)(e)
Insurance	Life insurance proceeds	304.14-300; 304.14-340; 304.14-350
	Annuity contract proceeds up to \$350 per month	304.14-330
	Illness or disability benefits	304.14-310
	Group life insurance proceeds	304.14-320
	Fraternal benefit society benefits	304.29-181; 427.110
	Cooperative life or casualty insurance benefits and proceeds	427.110(1)
Tools of trade	Tools, equipment, livestock and poultry of farmer up to \$3,000	427.010(1)
	Tools of nonfarmer up to \$300	427.030

(Tools of trade continued)	Motor vehicle of auto mechanic, mechanical, or electrical equipment servicer, minister, attorney, physician, surgeon, chiropractor, veterinarian, or dentist up to \$2,500	427.030; 427.040
	Library, office equipment, instruments and furnishings of minister, attorney, physician, surgeon, chiropractor, veterinarian, or dentist up to \$1,000	427.040
Public benefits	Public assistance	205.220
	Unemployment compensation	341.470(4)
	Workers' compensation	342.180
	Crime victims' compensation	427.150(2)(a)
Miscellaneous	Medical expenses paid and reparation benefits received under motor vehicle reparation law	304.39-260
	Business partnership property	362.270
	Alimony, child support (reasonably needed for support)	427.150(1)
	Wrongful death recoveries for person you depended on, needed for support	427.150(2)(b)
	Personal injury recoveries up to \$7,500 (does not include pain and suffering or pecuniary loss)	427.150(2)(c)
	Lost earnings payments needed for support	427.150(2)(d)
	Kentucky Educational Savings Plan account	164A.650(7)
Wild card	\$1,000 of any property	427.160

LOUISIANA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Louisiana Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Louisiana Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] : [Section number]

Statutory reference: [Louisiana Revised Statutes](#)

Federal exemptions available: No

Doubling: married couples cannot double homestead exemption

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Property you occupy to \$35,000; cannot exceed 5 acres in city or town, 200 acres elsewhere (spouses cannot double); can exempt the full value of the home if obligations arise as a direct result of a catastrophic or terminal illness or injury	20:1(A)(1), (2), (3)
	Spouse or child of deceased owner can claim homestead exemption; spouse given the home in a divorce gets the homestead exemption	20:1(B)
Personal property	Cemetery plot, monuments	8:313
	Military accoutrements; bedding; dishes, glassware, utensils, silverware, clothing, family portraits, musical instruments; bedroom, living room & dining room furniture; poultry, 1 cow, household pets; heating & cooling equipment, refrigerator, freezer, stove, washer & dryer, iron, sewing machine	13:3881(A)(4)
	Firearms, arms, and ammunition for any purpose up to \$2,500	13:3881(A)(4)(g)
	Engagement and wedding rings up to \$5,000	13:3881(A)(5)
	Motor vehicle up to \$7,500; additional \$7,500 if motor vehicle has been modified for disability	13:3881(A)(7); 13:3881(A)(8)
	COVID-19 stimulus payments	13:3881(A)(10)
Wages	Minimum 75% of disposable weekly earnings or 30 times the federal minimum hourly wage per week, whichever is greater; bankruptcy judge can authorize more for low-income debtors	13:3881(A)(1)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs, Roth IRAs & Keoghs, if contributions made over 1 year before filing for bankruptcy	13:3881; 20:33(1)
	State employees	11:405
	Teachers	11:704
	Orleans Parish School employees	11:951.3
	Louisiana State University	11:952.3
	School employees	11:1003
	Judges	11:1378

(Pensions continued)	Assessors	11:1403
	Court clerks	11:1526
	District attorneys	11:1583
	Municipal employees	11:1735
	Parochial employees	11:1905
	Voting registrars	11:2033
	Sheriffs	11:2182
	Police officers	11:2228; 11:3513; 33:2035
	Firefighters	11:2263; 11:3140;33:2035
	City of Monroe bus drivers and electrical workers	11:3770; 11:3800
	City of New Orleans Sewage and Water Board	11:3823
	Gift or bonus payments from employer to employee or heirs whenever paid	20:33(2)
Insurance	Fraternal benefit society benefits	22:298
	Annuity contract proceeds & avails	22:912
	Life insurance and endowment policy proceeds	22:912(A)
	Group insurance policies or proceeds	22:944
	Health, accident, or disability proceeds or avails	22:1015
Tools of trade	Tools, instruments, trade books, one utility trailer	13:3881(A)(2)
Public benefits	Earned income tax credit	13:3881(A)(6)
	Workers' compensation	23:1205
	Unemployment compensation	23:1693
	Public assistance	46:111
	Crime victims' compensation	46:1811
Miscellaneous	Spendthrift trusts	9:2004
	Property of minor child	13:3881(A)(3); Civil Code Art. 223
	Disaster relief insurance proceeds	13:3881(A)(9)
	Education savings account	17:3096(G)
Wild card	none	

MAINE

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the 'Maine Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Maine Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Section number]

Statutory reference: [Maine Revised Statutes](#)

Federal exemptions available: No

Exemption updates: Exemption dollar amounts are updated every 3 years beginning in 2021.

Doubling: allowed

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$80,000; if you have minor dependents in the residence, up to \$160,000; if you are over age 60 or physically or mentally disabled, \$160,000; proceeds of sale exempt for six months	14-4422(1)
Personal property	Burial plot (in lieu of homestead exemption)	14-4422(1)
	Motor vehicle up to \$10,000	14-4422(2)
	Clothing, household goods and furnishings up to \$500	14-4422(3)
	Jewelry up to \$1,000	14-4422(4)
	Wedding and engagement rings up to \$4,000	14-4422(4)
	Cooking stove; furnaces & stoves for heat	14-4422(6)(A), (B)
	Fuel not to exceed 10 cords of wood, 5 tons of coal, or 1,000 gal. of heating oil	14-4422(6)(C)
	Food to last 6 months	14-4422(7)(A)
	Seeds, fertilizers and feed to raise and harvest food for 1 season	14-4422(7)(B)
	Tools and equipment to raise and harvest food	14-4422(7)(C)
	Health aids	14-4422(12)
	Cash and bank accounts to \$3,000	14-4422(17)
Wages	none	
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits needed for support	14-4422(13)(E)
	Retirement funds up to \$1,054,550	14-4422(13-A)
	Legislators	3-703
	Judges	4-1203
	State employees	5-17054
Insurance	Unmatured life insurance policy, except credit insurance policy	14-4422(10)
	Life insurance policy, interest, loan value, or accrued dividends for policy from person you depended on, up to \$5,000	14-4422(11)
	Disability or health proceeds, benefits, or avails	14-4422(13)(A), (C); 24-A-2429
	Life, endowment, annuity, or accident policy, proceeds or avails	14-4422(14)(C); 24-A-2428

(Insurance continued)	Fraternal benefit society benefits	24-A-4118
	Group health or life policy or proceeds	24-A-2430
	Annuity proceeds	24-A-2431
Tools of trade	Books, materials and stock up to \$9,500	14-4422(5)
	Commercial fishing boat (5-ton limit)	14-4422(9)
	One of each farm implement and its maintenance equipment needed to harvest and raise crops	14-4422(8)
	Logging implements	14-4422(9-A)
	Military clothes, arms and equipment	37-B-262
Public benefits	Aid to needy	22-3180
	Social Security	14-4422(13)(A), (C)
	Unemployment compensation	14-4422(13)(A), (C); 26-1044
	Veterans benefits	14-4422(13)(B)
	Crime victims' compensation	14-4422(14)(A)
	Workers' compensation	39-A-106
Miscellaneous	Alimony & child support needed for support	14-4422(13)(D)
	Wrongful death recoveries needed for support	14-4422(14)(B)
	Lost earnings payments needed for support	14-4422(14)(E)
	Personal injury recoveries up to \$20,000	14-4422(14)(D)
	Balance due on repossessed goods	9-A-5-103
	Maine Education Savings Program account	20-A-11478
Wild card	\$500 of any property	14-4422(15)
	Unused portion of homestead exemption up to \$10,500 (to be used for animals, crops, musical instruments, books, clothing, furnishings, household goods, appliances, jewelry, tools of the trade and personal injury recoveries)	14-4422(16)

MARYLAND

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the 'Maryland Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Maryland Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title name] - [Title number] - [Subtitle number]

Statutory reference: [Maryland Code](#) (Md. Code)

Federal exemptions available: No

Exemption updates: The Maryland homestead amount is tied to the inflation adjusted amount of the federal exemptions which changes every three years on April 1st. (2022, 2025, 2028...)

Doubling: married couples cannot double homestead exemption

Other: This state recognizes tenancy by the entirety. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Owner-occupied residential property up to \$25,150. Includes manufactured home that has been converted to real property pursuant to Real Property Art. 8B-201.; Residential security deposits are included under this exemption.	Courts & Jdcl Prcdg. 11-504(f); <i>In re Birney</i> , 200 F.3d 225 (4th Cir. 1999)
Personal property	Lost future earnings recoveries	Courts & Jdcl Prcdg. 11-504(b)(2)
	Health aids of you and your dependents	Courts & Jdcl Prcdg. 11-504(b)(3)
	Appliances, furnishings, household goods, books, pets and clothing up to \$1,000 total	Courts & Jdcl Prcdg. 11-504(b)(4)
	Joint bank, credit, savings and loan, or trust company account of spouses	Courts & Jdcl Prcdg. 11-603
	Burial plot	Bus. Reg. 5-503
	No motor vehicle exemption	
Wages	In Kent, Caroline, Queen Anne's & Worcester Counties, the greater of 75% or 30 times federal minimum hourly wage. All other counties: earned but unpaid wages, the greater of 75% or \$145 per week	Commercial Law 15-601.1 <i>In re Stine</i> , 360 F.3d 455 (4th Cir. 2004); <i>Bank of America v. Stine</i> , 379 Md. 76, 839 A.2d 727, 729 (2003)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs, Roth IRAs & Keoghs	Courts & Jdcl Prcdg. 11-504(h)(1), (4)
	State employees	State Pers. & Pen. 21-502

(Pensions continued)	Fraternal benefit society benefits	Ins. 8-431; Estates & Trusts 8-115
	Life insurance or annuity contract proceeds if beneficiary is insured's dependent, child, or spouse	Ins. 16-111(a); Estates & Trusts 8-115
	Medical insurance benefits deducted from wages plus medical insurance payments to \$145 per week or 75% of disposable wages	Commercial Law 15-601.1(3)
	Disability or health benefits, including court awards, arbitrations and settlements	Courts & Jdcl Prcdg. 11-504(b)(2)
Tools of trade	Clothing (such as uniforms), books, tools, instruments, appliances and inventory used in your work appliances up to \$5,000	Courts & Jdcl Prcdg. 11-504(b)(1)
Public benefits	Unemployment compensation	Labor & Employment 8-106
	Workers' compensation	Labor & Employment 9-732
	Baltimore Police death benefits	Code of 1957 art. 24, 16-103
	Crime victims' compensation	Crim. Proc. 11-816(b)
	Public assistance benefits	Human Services § 5-407(a)(1), (2)
Miscellaneous	Child support	Courts & Jdcl Prcdg. 11-504(b)(6)
	Alimony in an amount equal to your earnings exemption	Courts & Jdcl Prcdg. 11-504(b)(7)
	Business partnership property	Corps. & Ass'ns 9A-502
	Perpetual care trust funds	Bus. Reg. 5-603
	Security deposits	Real. Prop. 8-203(d)(3)(ii)
	Prepaid college trust funds	Educ. 18-1913
Wild card	\$6,000 in cash or any property	Courts & Jdcl Prcdg. 11-504(b)(5)
	An additional \$5,000 personal property	Courts & Jdcl Prcdg. 11-504(f)

MASSACHUSETTS

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Massachusetts General Laws', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Massachusetts General Laws' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter name] – [Section name]

Statutory reference: [Massachusetts General Laws](#)

Federal exemptions available: Yes

Doubling: no doubling for homestead exemption

Other: exemptions are limited to state residents; This state recognizes tenancy by the entirety. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Principal residence (including mobile home) up to \$125,000; if homestead declaration is recorded and complies with Massachusetts law, up to \$500,000; trust beneficiaries are eligible for exemption; owners with a disability or 62 or older can each exempt up to \$500,000, but aggregate cannot be more than \$1,000,000; Spouse or children of deceased owner can claim homestead exemption	188-1; 188-2; 188-3; 188-4; <i>In re Peirce</i> , 467 B.R. 260 (Bankr. D. Mass.)
Personal property	Beds and bedding; heating unit, stove, refrigerator, freezer and hot water heater; clothing	235-34(1)
	Household furnishings up to \$15,000	235-34(2)
	Bibles and books up to \$500 total	235-34(3)
	2 cows, 12 sheep, 2 swine, 4 tons of hay	235-34(4)
	Food or cash for food up to \$600	235-34(7)
	Burial plots, tombs and church pew	235-34(11), (8)
	Sewing machine, computer, TV up to \$300	235-34(12)
	Cooperative association shares up to \$100	235-34(13)
	Cash up to \$2,500/month for rent (in lieu of homestead)	235-34(14)
	Trust company, bank, credit union deposits, or cash up to \$2,500	235-34(15)
	Motor vehicle up to \$7,500; if used by elderly or disabled debtor up to \$15,000	235-34(16)
	Jewelry up to \$1,225	235-34(18)
Wages	Earned but unpaid wages up to 85% or 50 times the minimum wage per week	235-34(15); 246-20
	Sailor's wages	246-32(7)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs & Keoghs up to specified limits	235-34A; 246-28
	Public employees	32-19
	Private retirement benefits	32-41

(Pensions continued)	Prison employees	32-46
	Justice and court officers	32-65A
	Police	32-68
	Firefighters	32-80
	Savings bank employees	168-41; 168-44; 170-35; 171-84; 246-28
Insurance	Fraternal benefit society benefits	176-22
	Disability benefits up to \$400 per week	175-110A; 175-36B
	Life insurance or annuity contract proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	175-119A; <i>In re Sloss</i> , 279 B.R. 6 (Bankr. D. Mass. 2002)
	Life or endowment policy, proceeds, or cash value.	175-125; <i>In re Sloss</i> , 279 B.R. 6 (Bankr. D. Mass. 2002)
	Group annuity policy or proceeds	175-132C
	Group life insurance policy	175-135; 175-36
	Medical malpractice self-insurance	175F-15
Tools of trade	Tools, implements and fixtures up to \$5,000 total	235-34(5)
	Materials you designed and procured up to \$5,000	235-34(6)
	Fishing boats, tackle and nets up to \$1,500	235-34(9)
	Arms, accoutrements and uniforms required	235-34(10)
Public benefits	Veterans benefits	115-5
	Unemployment compensation	151A-36
	Workers' compensation	152-47
	Public assistance	235-34(15)
Miscellaneous	Moving and relocation payments	79-6A; 79A-7
	Property of business partnership	108A-25
	Public employee payroll deductions	149-178B
	Funds in payroll account	246-20
Wild card	\$1,000 plus up to \$5,000 of unused automobile, tools of the trade, and household furniture exemptions	235-34(17)

MICHIGAN

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Michigan Compiled Laws', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Michigan Compiled Laws' hyperlink below. Then navigate to each individual statute using the 'MCL Section Number' search bar.

Statutory reference: [Michigan Compiled Laws](#)

Federal exemptions available: Yes

Exemption updates: Exemption dollar amounts are updated on April 1st every 3 years, and are published by the Michigan Department of Treasury. Current exemption amounts can be found by visiting www.michigan.gov/treasury and searching for "bankruptcy exemptions" in the search bar at the top right.

Doubling: spouses or unmarried co-owners cannot double homestead exemption

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$46,125; if over 65 or disabled up to \$69,200; property cannot exceed 1 lot in town, village, city, or 40 acres elsewhere; spouse or children of deceased owner can claim homestead exemption	600.5451(1)(m)
Personal property	Clothing, family pictures, burial plots, cemeteries	600.5451(1)(a)
	Professionally prescribed health aids	600.5451(a)
	Food and fuel to last family for 6 months	600.5451(1)(b)
	Appliances, utensils, books, furniture, jewelry & household goods to \$700 each, \$4,625 total	600.5451(1)(c)
	Church pew, slip, seat for entire family up to \$800	600.5451(1)(d)
	Crops, animals, and feed up to \$3,075	600.5451(1)(e)
	Household pets up to \$800	600.5451(1)(f)
	Motor vehicle up to \$4,250	600.5451(1)(g)
	Computer & accessories up to \$800	600.5451(1)(h)
	Milk and cream sales proceeds	600.4031
	State treasurer deposits	257.524
Wages	Head of household can keep 60% of earned but unpaid wages (no less than \$15/week), plus \$2/week per nonspouse dependent; non head of household can keep 40% (no less than \$10/week)	600.5311
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, except contributions within last 120 days	600.5451(1)(l)
	IRAs, Roth IRAs, and annuities, except contributions within last 120 days	600.5451(1)(k)

(Pensions continued)	Firefighters, police officers	38.559(6); 38.1683
	Legislators	38.1057; 38.1683
	Public school employees	38.1346; 38.1683
	State police	38.1643; 38.1683
	State employees	38.1689
	Judges and probate judges	38.2308; 38.1683
Insurance	Life insurance	500.2207
	Employer-sponsored life insurance policy or trust fund	500.2210
	Life, endowment, or annuity proceeds (if a clause prohibits proceeds from being used to pay beneficiary's creditors)	500.4054
	Fraternal benefit society benefits	500.8181
	Disability, mutual life, or health benefits	600.5451(1)(j)
Tools of trade	Arms & accoutrements required	600.5451(1)(a)(i)
	Tools, implements, materials, stock, apparatus, or other things needed to carry on occupation up to \$2,700 total	600.5451(1)(i)
Public benefits	Crime victims' compensation	18.362
	Veterans benefits for WWII veterans	35.926
	Veterans benefits for Korean War veterans	35.977
	Veterans benefits for Vietnam veterans	35.1027
	Family support subsidy	330.1158a
	Workers' compensation	418.821
	Social welfare benefits	400.63
	Unemployment compensation	421.30
Miscellaneous	Property of business partnership	449.25
Wild card	none	

MINNESOTA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Minnesota Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Minnesota Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter name] . [Section name].

Statutory reference: [Minnesota Statutes](#)

Federal exemptions available: Yes

Exemption updates: Some exemption dollar amounts are updated on July 1 of even numbered years. Current exemption amounts can be found by visiting <https://mn.gov/commerce> and typing 'Adjustments of Dollar Amounts' in the search bar.

Doubling: spouses cannot double homestead exemption

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Home & land on which it is situated to \$480,000; if homestead is used for agricultural purposes, \$1,200,000; cannot exceed ½ acre in city, 160 acres elsewhere (spouses cannot double)	510.01; 510.02
	Manufactured home to an unlimited value	550.37 subd. 12
Personal property	Bible, library, and musical instruments	550.37 subd. 2
	Burial plot; church pew or seat	550.37 subd. 3
	Clothing, one watch, food & utensils for family	550.37 subd. 4(a)
	Household furniture, appliances, and consumer electronics to \$11,700	550.37 subd. 4(b)
	Wedding rings to \$3,1850	550.37 subd. 4(c)
	Proceeds for damaged exempt property	550.37 subds. 9, 16
	Motor vehicle to \$5,200 (up to \$52,000 if vehicle has been modified for disability)	550.37 subd. 12(a)
	Medical savings account to \$25,000	550.37 subd. 26(b)
	Health savings account to \$25,000	550.37 subd. 26(a); 352.98 subd. 8
	Private cemetery property	307.09(1)
Wages	Inmate wages	241.26(6)
	Minimum 75% of weekly disposable earnings or 40 times federal minimum hourly wage, whichever is greater	550.37 subd. 13
	Minor child's earnings	550.37 subd. 15
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits if needed for support, up to \$78,000 in present value	550.37 subd. 24
	IRAs or Roth IRAs needed for support, up to \$75,000 in present value	550.37 subd. 24
	State employees	352.15(1)
	Highway patrol	352B.071

(Pensions continued)	Public employees	353.15
	Teachers	354.10; 354A.11
	Minneapolis employees	422A.24
	Police and firefighters	423A.16
	Judges	490.126
Insurance	Life insurance proceeds to \$50,000 if beneficiary is spouse or child of insured, plus \$13,000 per dependent	550.37 subd. 10
	Police, fire, or beneficiary association benefits	550.37 subd. 11
	Unmatured life insurance contract dividends, interest, or loan value to \$10,400 if insured is debtor or person debtor depends on	550.37 subd. 23
	Accident or disability proceeds	550.39
	Life insurance proceeds if insured isn't the beneficiary	61A.04; 61A.12
Tools of trade	Farm machines to \$13,000	550.37 subd. 5
	Tools of trade up to \$13,000	550.37 subd. 6
	Teaching materials of college, university, public school, or public institution teacher	550.37 subd. 8
	National guard equipment	192.25
Public benefits	Workers' compensation	176.175(2)
	Unemployment compensation	268.192(2)
	Firefighter, police officer aid	423A.16; 424A.02
	Public assistance	550.37 subd. 14
	Veterans benefits	550.38
Miscellaneous	Crime victims' compensation	611A.60
	Business partnership property	323A.0307
	Secured debt: If property that has been purchased on consumer credit is surrendered or repossessed, and the aggregate amount of the credit extended in the transaction was \$7,800 or less, you are not personally liable for the unpaid balance	325.G.22 subd. 1
	Notary seal	359.03
	Personal injury recoveries	550.37 subd. 22
	Wrongful death recoveries	550.37 subd. 22
	Real estate improvement contributions	550.37 subd. 25
Wild card	Cash bail	629.53
	none	

MISSISSIPPI

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Mississippi Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Mississippi Code' hyperlink below. Scroll down and click the search button powered by LexisNexis Publishing. Then navigate to each individual statute. The naming form for the statutes is: [Title number] – [Chapter number] – [Section number].

Statutory reference: [Mississippi Code](#)

Federal exemptions allowed: No

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Property you own and occupy up to \$75,000; if over 60 and married or widowed you can claim a former residence; property cannot exceed 160 acres; sale proceeds are exempt	85-3-1(b)(i); 85-3-21; 85-3-23
	Can file homestead declaration	85-3-27; 85-3-31
Personal property	Tangible personal property up to \$10,000: furniture, dishes, kitchenware, household goods, appliances, 1 radio, 1 TV, 1 firearm, 1 lawnmower, clothing, wedding rings, motor vehicles, tools of the trade, books, crops, health aids, domestic animals, cash on hand; any items worth less than \$200 each; (does not include works of art, antiques, jewelry, or electronic entertainment equipment)	85-3-1(a)
	Sale or insurance proceeds for exempt property	85-3-1(b)(i)
	Mobile home up to \$30,000	85-3-1(d)
Wages	Earned but unpaid wages owed for 30 days; after 30 days, minimum 75% of earned but unpaid weekly disposable earnings or 30 times the federal hourly minimum wage (whichever is greater); bankruptcy judge can authorize more for low-income debtors	85-3-4
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs, Keoghs deposited over 1 year before filing bankruptcy	85-3-1(e)
	Public employees retirement and disability benefits	25-11-129
	Teachers	25-11-201
	Supplemental legislative retirement	25-11-319
	University employee optional benefits	25-11-419
	Highway patrol officers	25-13-31
	Public officers and employees	25-13-31; 25-14-5
	Municipal employees	21-29-51; 21-29-257; 21-29-307
	Private retirement benefits to extent tax deferred	71-1-43

Insurance	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors (amount limitations exist—review statute)	83-7-5; 85-3-11; 85-3-13, 85-3-15
	Insurance or annuity proceeds held by insurer	83-7-5
	Fraternal benefit society benefits	83-29-39
	Disability benefits	85-3-1(b)(ii)
	Homeowners' insurance proceeds to \$75,000	85-3-23
Tools of trade	none	
Public benefits	Social Security	25-11-129
	Assistance to blind	43-3-71
	Assistance to aged	43-9-19
	Assistance to disabled	43-29-15
	Workers' compensation	71-3-43
	Unemployment compensation	71-5-539
	Federal income tax refund up to \$5,000; earned income tax credit up to \$5,000; state tax refunds up to \$5,000	85-3-1(i); (j); (k)
	Crime victims' compensation	99-41-23(7)
Miscellaneous	Tax-qualified § 529 education savings plans, including those under the Mississippi Prepaid Affordable College Tuition Program	85-3-1(f)
	State health savings accounts	85-3-1(g)
	Personal injury judgments up to \$10,000	85-3-17
Wild card	\$50,000 of any property, including deposits of money, available to Mississippi resident who is at least 70 years old	85-3-1(h)

MISSOURI

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Revised Statutes of Missouri', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Revised Statutes of Missouri' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] . [Section number]

Statutory reference: [Revised Statutes of Missouri](#)

Federal exemptions available: No

Doubling: doubling not allowed for homestead exemption

Other: Property held as tenancy by the entirety may be exempt against debts owed by a non-filing spouse. You should consult an attorney.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property protected up to \$15,000; mobile home up to \$5,000	513.430(6); 513.475
Personal property	Clothing household goods, appliances, furnishings, books, animals, musical instruments and crops up to \$3000 total	513.430(1)
	Wedding or engagement ring up to \$1,500 & other jewelry to \$500	513.430(2)
	Motor vehicles up to \$3,000 total	513.430(5)
	Health aids	513.430(9)
	Health savings accounts full amount	513.040(10)(f)
	Wrongful death recoveries for a person you depended on	513.430(11)
	Firearms, including accessories and ammunition up to \$1,500	513.430(12)
	Burial grounds up to \$100 or 1 acre	214.190
Wages	75% of weekly earnings (90% of weekly earnings for head of family), or 30 times the federal minimum hourly wage, whichever is greater; bankruptcy judge can authorize more for low-income debtors. (for personal services rendered in the capacity of 'servant' or 'common laborer' up to \$90)	525.030(2)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public officers and employees	70.695; 70.755
	Employees of cities with 100,000 or more people	71.207
	Police and highway patrol	86.190; 86.353; 86.493; 86.563; 86.780; 104.250
	Firefighters	87.090; 87.365; 87.485
	State employees	104.540
	Retirement and aging consultants	104.610

(Pensions continued)	Teachers and school employees	169.090; 169.380; 169.520; 169.587; 169.690; 169.240; 169.780
	Administrative judges and legal advisors	287.820
	ERISA-qualified benefits, IRAs, Roth IRAs and other retirement accounts needed for support	513.430(10)(e), (f)
Insurance	Life insurance proceeds for funeral expenses up to \$15,000	513.430.1(7)
	Unmatured life insurance policy	513.430(7)
	Life insurance dividends, loan value, or interest up to \$150,000, but must be purchased over 6 months before filing	513.430(8)
	Fraternal benefit society benefits up to \$5,000 but must be purchased over six months before filing	513.430(10)(c)
	Disability or illness benefits	513.430(10)(c)
Tools of trade	Implements, books and tools of trade up to \$3,000	513.430(4)
Public benefits	Workers' compensation	287.260
	Unemployment compensation	288.380; 513.430
	Social security benefits, unemployment compensation, public assistance	513.430.1(10)(a)
	Veterans benefits	513.430(10)b)
Miscellaneous	Property of business partnership	358.250
	Alimony and child support to \$750 per month	513.430(10)(d)
Wild card	\$600 of any property; If you are head of a family, exemption is \$1,250; additional \$350 for any dependent under age 21 and for any dependent with a disability	513.430(3); 513.440

MONTANA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Montana Code Annotated', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Montana Code Annotated' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number]

Statutory reference: [Montana Code Annotated](#)

Federal exemptions allowed: No

Exemption adjustments: Beginning in 2021, the Montana homestead exemption amount increases by 4% every calendar year (see §70-32-104 (2)(c))

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$392,702 in equity for primary residence, provided you file a homestead declaration before filing bankruptcy petition. The homestead may encompass up to 320 farm acres, one-quarter of city acreage or a single residential acre if the homestead is located outside a municipality.	70-32-104; 25-13-615; 70-32-105
Personal property	Medical or health savings accounts	25-13-603
	Health aids	25-13-608(1)(a)
	Burial plot	25-13-608(1)(h); 35-21-406
	\$7,000 total, up to \$1,250 per item for the following: Appliances, household furnishings, goods, animals with feed, crops, musical instruments, books, firearms, sporting goods, clothing and jewelry	25-13-609(1)
	Motor vehicle up to \$4,000	25-13-609(2)
	Proceeds from sale or for damage or loss of exempt property for 6 months after received	25-13-610
	Cooperative association shares to \$500 value	35-15-404
Wages	75% of earned but unpaid weekly disposable earnings, or 30 times the federal hourly minimum wage, whichever is greater; bankruptcy judge can authorize more for low-income debtors	25-13-614
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRA & Roth IRA contributions and earnings made before judgment filed	25-13-608(1)(e)
	Public employees	19-2-1004
	Judges	19-5-704
	Highway patrol, sheriff	19-7-705
	Game warden	19-8-805
	Firefighters	19-18-612
	Police officers	19-19-504
	Teachers	19-20-706
	University system employees	19-21-212

Insurance	Disability or illness proceeds, avails, or benefits	25-13-608(1)(d); 33-15-513
	Medical, surgical, or hospital care benefits	25-13-608(1)(f)
	Unmatured life insurance contracts	25-13-608(1)(k)
	Fraternal benefit society benefits	33-7-522
	Life insurance proceeds	33-15-511
	Group life insurance policy or proceeds	33-15-512
	Annuity contract proceeds with restrictions	33-15-514
	Hail insurance benefits	80-2-245
Tools of trade	Implements, books & tools of trade up to \$4,500	25-13-609(3)
	Uniforms, arms & accoutrements needed to carry out government functions	25-13-613
Public benefits	Social Security	25-13-608(1)(b)
	Public assistance	25-13-608(1)(b); 53-2-607
	Veterans benefits	25-13-608(1)(c)
	Unemployment compensation	31-2-106(2); 39-51-3105
	Crime victims' compensation	53-9-129
	Workers' compensation	39-71-743
	Silicosis benefits	39-73-110
Miscellaneous	Alimony, child support	25-13-608(1)(g)
Wild card	none	

NEBRASKA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Nebraska Revised Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Nebraska Revised Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter name] - [Section name]

Statutory reference: [Nebraska Revised Statutes](#)

Federal exemptions available: No

Exemption updates: Personal property exemption dollar amounts are updated every 5 years beginning in 2023. (see NRS §25-1556(2))

Doubling: Spouses cannot double homestead exemption

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$60,000 for head of family or an unmarried person age 65 or older; limited to 2 lots in city or village, or 160 acres elsewhere; sale proceeds are exempt 6 months after sale. Can record homestead declaration.	40-101 through 40-118
Personal property	Personal possessions	25-1566(1)(a)
	Clothing	25-1566(1)(b)
	Furniture, household goods and appliances, household electronics, personal computers, books and musical instruments up to \$3,000	25-1566(1)(c)
	One motor vehicle per debtor up to \$5,000	25-1566(1)(e)
	Health aids	25-1566(1)(f)
	Medical or health savings accounts up to \$25,000	8-1, 131(2)(b)
	Burial plot	12-506; 12-517; 12-520
	Disability proceeds up to \$200 per month	44-754
	Cash deposits with State Treasurer for motor vehicle safety	60-550
	College savings plan	85-1809
Wages	Head of family: 85% of earned but unpaid weekly disposable earnings or pension payments for head of family; All others: 75% of earned but unpaid weekly disposable earnings or 30 times the federal hourly minimum wage, whichever is greater; bankruptcy judge can authorize more for low-income debtors	25-1558
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits including IRAs & Roth IRAs needed for support	25-1563.01
	County employees	23-2322
	Legislators	24-710.02
	Military disability benefits up to \$2,000	25-1559
	School employees	79-1552

(Pensions continued)	State employees	81-2032; 84-1324
	State patrol	81-2032
Insurance	Fraternal benefit society benefits up to \$100,000 loan value (unless beneficiary convicted of a crime related to benefits)	44-1089
	Life insurance proceeds or annuity contract up to \$100,000	44-371
Tools of trade	Equipment or tools including a vehicle used in or for commuting to principal place of business up to \$5,000	25-1566(1)(d)
Public benefits	Earned income tax credit	25-1553
	Workers' compensation	48-149
	Unemployment compensation	48-647
	Public assistance	68-1013; 68-148
Miscellaneous	Perpetual care funds	12-511
	Personal injury recoveries	25-1563.02
	Business partnership property	67-325(2)(c)
Wild card	\$5,000 of any personal property (except for wages)	25-1552(1)

NEVADA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Nevada Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Nevada Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] . [Section number]

Statutory reference: [Nevada Revised Statutes](#)

Federal exemptions available: No

Doubling: Spouses cannot double homestead exemption

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or mobile home up to \$605,000.; homestead declaration must be recorded prior to bankruptcy filing	21.090(1)(l); 21.090(1)(m);115.005; 115.010; 115.050
Personal property	Books, works of art, musical instruments, jewelry, keepsakes and picture up to \$5,000	21.090(1)(a)
	Appliances, household goods, furniture, clothing, home and yard equipment up to \$12,000 total	21.090(1)(b)
	Health aids	21.090(1)(q)
	Motor vehicle up to \$15,000; no limit for vehicle equipped for disabled person	21.090(1)(f), (p)
	Burial plot and funeral service contract money held in trust	21.090(1)(ff); 689.700
Wages	82% of gross weekly wages (75% if gross weekly wages exceed \$770) or 50 times the federal minimum hourly wage per week, whichever is greater	21.090(1)(g)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Qualified pension or stock bonus plan up to \$1,000,000	21.090(1)(r)
	Public employees	286.670; 21.090(1)(ii)
Insurance	Life insurance policy or proceeds	21.090(1)(k)
	Private disability insurance proceeds	21.090(1)(ee)
	Life insurance proceeds if you're not the insured	687B.260
	Health proceeds or avails	687B.270
	Group life or health policy or proceeds	687B.280
	Annuity contract proceeds	687B.290
	Fraternal benefit society benefits	695A.220
Tools of trade	Farm trucks, stock, tools, equipment and seed up to \$4,500	21.090(1)(c)
	Library, equipment, supplies, tools, inventory and materials up to \$10,000	21.090(1)(d)

(Tools of trade continued)	Miners equity in a miner or prospector's dwelling, working mining claim, cars, tools, and appliances up to \$4,500	21.090(1)(e)
	Arms, uniforms & accoutrements that you are required to keep	21.090(1)(i)
Public benefits	Industrial insurance (workers' compensation)	21.090(1)(gg); 616C.205
	Unemployment compensation	21.090(1)(hh); 612.710
	Vocational rehabilitation benefits	21.090(1)(jj); 615.270
	Public assistance	21.090(1)(kk); 422.291; 422A.325
	Public assistance for children	21.090(1)(ll); 432.036
	Social Security retirement, disability, SSI, survivor benefits	21.090(1)(y)
Miscellaneous	Security deposits for a rental residence (landlord can enforce terms of lease or rental agreement)	21.090(1)(n)
	Alimony & child support	21.090(1)(s), (t)
	Personal injury compensation up to \$16,150	21.090(1)(u)
	Wrongful death awards to survivors	21.090(1)(v)
	Loss of future income compensation	21.090(1)(w)
	Restitution received for criminal act	21.090(1)(x)
	Stock in certain closely held corporations	21.090(1)(aa)
	Tax refunds derived from the state or federal earned income credit	21.090(1)(aa)
	Trust assets, including spendthrift trusts	21.080; 21.090(1)(cc), (dd)
	Interests in qualifying trusts	21.090(1)(cc)
	Property of some business partnerships	87.250
Wild card	\$10,000 any personal property	21.090(1)(z)

NEW HAMPSHIRE

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'New Hampshire Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'New Hampshire Revised Statutes' hyperlink below. Then navigate to each individual statute using the 'search' or 'browse' buttons. Statute numbers can be interpreted as follows: [Chapter number] : [Section number].

Statutory reference: [New Hampshire Revised Statutes](#)

Federal exemptions allowed: Yes

Doubling: allowed

Other: exemptions are limited to state residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Residence up to \$120,000	480:1
Personal property	Clothing	511:2(I)
	Beds, bedding and cooking utensils	511:2(II)
	Furniture up to \$3,500	511:2(III)
	Cooking and heating stoves and refrigerator	511:2(IV)
	Sewing machine	511:2(V)
	Food and fuel up to \$400	511:2(VI)
	Bibles and books up to \$800	511:2(VIII)
	1 hog or pig or its meat	511:2(X)
	1 cow, 6 sheep and their fleece; 4 tons of hay	511:2(XI); (XII)
	Domestic fowl up to \$300	511:2(XIII)
	Church pew	511:2(XIV)
	Burial plot	511:2(XV)
	Motor vehicle up to \$10,000	511:2(XVI)
	Jewelry up to \$500	511:2(XVII)
	1 computer	511:2(XX)
Wages	Exempt or court judgment for 50 times the federal minimum hourly wage per week	512:21(I), (II)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified retirement accounts, including pensions, IRAs, 401(k)s, educational IRAs, Keogh plans, 403(a) and 403(b) annuities, and state-deferred compensation plans	512:2 (XIX)
	Federal pension or bounty money	512:21(IV)
	Public employees	100-A:26
	Firefighters	102:23
	Police officers	103:18
Insurance	Firefighters' aid insurance	402:69
	Life insurance payable to third person	408:1; 408:2

(Insurance continued)	Fraternal benefit society benefits	418:17
	Homeowners' insurance proceeds up to \$5,000	512:21(VIII)
Tools of trade	Uniforms, arms and equipment of military member	511:2(VII)
	Tools of your occupation up to \$5,000	511:2(IX)
	Yoke of oxen or horse needed for farming or teaming	511:2(XII)
Public benefits	Aid to blind, aged, disabled; public assistance	167:25
	Workers' compensation	281-A:52
	Unemployment compensation	282-A:159
Miscellaneous	Child support	161-C:11
	Property of business partnership	304-A:25
	Jury, witness fees	512:21(VI)
	Proceeds for lost or destroyed exempt property	512:21(VIII)
Wild card	Additional \$1,000 of any property of your choice	511:2(XVIII)
	Additional \$7,000 of the following exemptions that have remaining value left over: bibles, books, food, fuel, furniture, jewelry, motor vehicle and tools of trade	511:2(XVIII)

NEW JERSEY

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'New Jersey Statutes Annotated', unless otherwise noted. To access the statutes referenced in the chart, click on the 'New Jersey Statutes Annotated' hyperlink below. Then, using the search bar, navigate to each individual statute.

Statutory reference: [New Jersey Statutes Annotated](#)

Federal exemptions available: Yes

Other: exemptions are limited to residents of New Jersey; survivorship interest of a spouse in a property held as tenancy by the entirety is protected from creditors. see *Freda v. Commercial Trust Co. of New Jersey*, 570 A.2d 409 (N.J. 1990)

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	none	
Personal property	Clothing	2A:17-19
	Goods, personal property (excluding clothing), and stocks and interest in corporations up to \$1,000	2A:17-19
	Household goods and furniture up to \$1,000	2A:26-4
	Burial plots	45:27-21
	Motor vehicle- none	
Wages	90% of wages if annual income is less than \$7,500; percentage decreases if income is higher	2A:17-56
	Wages, disability, death benefits, or allowances received by military personnel	38A:4-8
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRAs	<i>In re Yuhas</i> , 104 F.3d 612 (3d Cir. 1997)
	Teachers	18:13-112.53;18A:66-51
	School district employees	18A:66-116; 18:5-80
	State police	53:5A-45
	Judges	43:6A-41
	Prison employees	43:7-13
	Alcohol beverage control officers	43:8A-20
	City employees	43:10-14; 43:13-9; 43:13-22.60
	County workers	43:10-18.22; 43:10-18.71
	Probation officers	43:10-57
	Court interpreters	43:10-105
	ERISA-qualified benefits for city employees	43:13-9
	Municipal employees	43:13-44

(Pensions continued)	Public employees	43:15A-53
	Firefighters, police officers, traffic officers	43:16-7; 43:16A-17
	City boards of health employees	43:18-12
	Street and water department employees	43:19-17
	Trust containing personal property created under federal tax law, including 401(k) plans, IRAs, Roth IRAs and higher education (529) savings plans	25:2-1; <i>In re Yuhas</i> , 104 F.3d 612 (3d Cir. 1997)
	Fraternal benefit society benefits	17:44B-1
Insurance	Disability benefits	17:18-12
	Life insurance proceeds	17B:24-6
	Annuity contract proceeds up to \$500 per month	17B:24-7
	Health or disability benefits	17B:24-8
	Group life or health policy or proceeds	17B:24-9
	Disability or death benefits for military member	38A:4-8
	Disability, death, medical, or hospital benefits for civil defense workers	App. A:9-57.6
Tools of trade	none	
Public benefits	Workers' compensation	25:2-1; 34:15-29
	Unemployment compensation	43:21-53
	Public assistance	44:7-35
	Crime victims' compensation	52:4B-30
Miscellaneous	Property of business partnership	42:1A-11
Wild card	Personal property & possessions of any kind to \$1,000	2A:17-19

NEW MEXICO

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the 'New Mexico Statutes Annotated', unless otherwise noted. To access the statutes referenced in the chart, click on the 'New Mexico Statutes Annotated' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] – [Section number].

Statutory reference: [New Mexico Statutes Annotated](#)

Federal exemptions available: Yes

Exemption adjustments: Adjusted for inflation every odd numbered year on July 1, starting in 2025.

Other: exemptions are limited to residents of New Mexico

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$150,000; \$300,000 if your spouse died within two years	42-10-9(B)(1)
Personal property	Goods and furnishings up to \$75,000 combined	42-10-1(A)(1)
	Motor vehicles up to \$10,000	42-10-1(A)(2)
	Wedding ring, engagement ring, and other jewelry for personal use up to \$5,000	42-10-1(A)(3)
	Works of art	42-10-1(A)(4)
	Furniture	42-10-1(B)(1)
	Appliances	42-10-1(B)(2)
	Clothing and personal effects	42-10-1(B)(3)
	Electronic equipment	42-10-1(B)(4)
	Health aids	42-10-1(B)(5)
	Musical instruments up to \$4,000	42-10-1(B)(6)
	Toys, games, hobby and sports equipment, up to \$2,500	42-10-1(B)(7)
	Books	42-10-1(B)(8)
	Firearms	42-10-1(B)(9)
	Educational savings account	42-10-1(A)(12)
	Health savings account	42-10-1(A)(13)
Wages	75% of disposable earnings or 40 times the federal hourly minimum wage, whichever is greater; bankruptcy judge can authorize more for low-income debtors	35-12-7
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public employees	10-11-135,136
	Judges and magistrates	10-12B-7, 12C-7
	Educational retirement benefits	22-11-42
	Public school employees	22-11-42
	State police	29-4-10
	Pension or retirement benefits	42-10-1(A)(6)(f)
	IRA	42-10-1(A)(11)

Insurance	Life, accident, health, or annuity benefits, withdrawal or cash value, if the beneficiary is a New Mexico resident	42-10-3
	Benevolent association benefits to \$50,000	42-10-4
	Life insurance proceeds	42-10-5
	Fraternal benefit society benefits	59A-44-18
Tools of trade	Tools, equipment, implements, professional books, instruments, inventory, supplies and materials reasonably necessary for use in your trade, profession, business or occupation, or that of your spouse	42-10-1(A)(1)(5)
	Materials, tools & machinery to dig, drill, complete, operate, or repair oil line, gas well, or pipeline	70-4-12
Public benefits	General assistance	27-2-21
	Crime victims' compensation	31-22-15
	Social security benefits	42-10-1(A)(6)(a)
	Veteran's benefits	42-10-1(A)(6)(b)
	disability, illness, unemployment or workers' compensation benefits	42-10-1(A)(6)(c)
	Public benefits	42-10-1(A)(6)(d)
	Unemployment compensation	51-1-37
	Workers' compensation	52-1-52
	Occupational disease disablement benefits	52-3-37
Miscellaneous	Ownership interest in unincorporated association	53-10-2
	Property of business partnership	54-1-25
	Alimony necessary for support	42-10-1(A)(6)(e)
	refundable federal and state tax credits	42-10-1(A)(7)
	Spendthrift trust ownership	42-9-4
Wild card	\$15,000 (\$2,400 limit for bank or investment accounts)	42-10-1(A)(14)
	\$15,000 in lieu of homestead	42-10-10

NEW YORK

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'New York Civil Practice Law and Rules', unless otherwise noted. To access the statutes referenced in the chart, click on the 'New York Civil Practice Law and Rules' hyperlink below. Then navigate to each individual statute.

Statutory reference: [New York Civil Practice Law and Rules](#)

Federal exemptions available: No

Exemption updates: New York adjusts its exemption amounts for inflation every 3 years (2018, 2021, 2024, 2027...) Updated exemption amounts may not be reflected in the statute but may be found online at the [NY Department of Financial Services](#).

Doubling: allowed

Other: exemptions are limited to residents of New York

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$179,950 if you live in: Queens, Kings, New York, Bronx, Richmond, Nassau, Suffolk, Rockland, Westchester, or Putnam County	§5206
	Up to \$149,975 if you live in: Dutchess, Albany, Columbia, Orange, Saratoga, or Ulster County	§5206
	Up to \$89,975 other counties	§5206
Personal property	All stoves, home heating equipment and fuel for one hundred twenty days; one sewing machine	§5205(a)(1)
	Religious texts, family pictures and portraits, and school books up to \$600	§5205(a)(2)
	A seat or pew in a place of public worship	§5205(a)(3)
	Domestic animals with the necessary food for one hundred twenty days up to \$1,175	§5205(a)(4)
	All clothing, household furniture, one mechanical, gas or electric refrigerator, one radio, one television, one computer and associated equipment, one cellphone, crockery, tableware and cooking utensils, and all prescribed health aids	§5205(a)(5)
	A wedding ring; a watch, jewelry and art up to \$1,175	§5205(a)(6)
	One motor vehicle up to \$4,882; If equipped for a disabled person up to \$11,975	§5205(a)(8)
	Recovery for injury to exempt property up to 1 year after receiving	§5205(b)
	Spendthrift trust fund principal, 90% of income if not created by debtor	§5205(c), (d)
	Security deposit to landlord, utility company	§5205(g)
	NYS College Choice Tuition Savings Plan (limited to \$11,975 if debtor is an adult)	§5205(j)
	Electronic deposits of exempt property into bank account in last 45 days to \$3,000	§5205(l)(1)
	Burial plot without structure to ¼ acre	§5206(f)

Personal property (cont.)	For debtors who do not claim homestead exemption: Cash accounts up to \$6,000, or up to \$11,975 after exemptions for personal property taken, whichever amount is less.	Debt. & Cred. §283(2)
	Savings & loan savings to \$600	Banking §407
Wages	90% of earned but unpaid wages received within 60 days before filing; weekly amounts vary	§5205(d); §5231(b); §5241(g)
	90% of earnings from dairy farmer's sales to milk dealers	§5205(f)
	100% of pay of noncommissioned officer, private, or musician in U.S. or N.Y. state armed forces	§5205(e); <i>In re Wiltsie</i> , 443 B.R. 223 (Bankr. N.D. N.Y. 2011)
	100% of earnings if receiving public assistance	Soc. Serv. §137-a
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs, Roth IRAs, Keoghs and income needed for support	§5205(c); Debt. & Cred. §282(2)(e)
	Teachers	Educ. §524
	Volunteer firefighters' benefits	Gen. Mun. §206-b; Vol. Fire. Ben. §23
	Public retirement benefits	Ins. §4607
	Village police officers	Unconsolidated Law §5711-o
	Volunteer ambulance workers' benefits	Vol. Amb. Wkr. Ben. §23
Insurance	Annuity contract benefits if you paid for the contract; \$5,000 limit if purchased within 6 months prior to filing	§5205
	Disability, illness, or annuity contract benefits.	Ins. §3212
	Life insurance proceeds	Ins. §3212; Est. Pow. & Tr. §7-1.5; §5205(i)
Tools of trade	Farm machinery, team and food for 60 days; professional furniture, books and instruments up to \$3,575 total	§5205(a)(7)
	Uniforms, medal, emblem, equipment, horse, arms & sword of member of military	§5205(e)
Public benefits	Social Security, unemployment compensation, and public assistance	Debt. & Cred. §282(2)(a); Soc. Serv. §137
	Home relief, local public assistance	Debt. & Cred. §282(2)(a)
	Veterans benefits	Debt. & Cred. 282(2)(b)
	Workers' compensation	Debt. & Cred. §282(2)(c); Lab. Law §595(2); Work Comp §§33, 218
	Crime victims' compensation	Debt. & Cred. §282(3)(i); Exec. Law §632
Miscellaneous	Alimony, child support	§5205 (d)(3); Debt. & Cred. §282(2)(d)
	Wrongful death recoveries for a person you depended (reasonably necessary)	Debt. & Cred. §282(3)(ii)

Miscellaneous (cont.)	Personal injury recoveries for a person you depended on, up to \$9,000	Debt. & Cred. §282(3)(iii)
	Loss of future earnings payment for a person you depended on (reasonably necessary)	Debt. & Cred. §282(3)(iv)
	Property of a business partnership	Partnership §51
Wild card	\$1,175 of personal property, bank account, or cash in lieu of homestead exemption	§5205(a)(9)

NORTH CAROLINA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'North Carolina General Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'North Carolina General Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] - [Section number].

Statutory reference: [North Carolina General Statutes](#)

Federal exemptions available: No

Doubling: allowed; homestead exemption can be allowed if owned jointly and both spouses names are on the deed

Other: exemptions are limited to residents of North Carolina; Property held as tenancy by the entirety may be exempt against debts owed by only one spouse (see *In re Chandler*, 148 B.R. 13 (E.D. N.C. 1992))

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$35,000; If 65 or older up to \$60,000; up to \$5,000 of unused portion of homestead exemption can be applied to any property	1C-1601(a)(1), (2)
	Motor vehicle to \$3,500	1C-1601(a)(3)
Personal property	Animals, crops, musical instruments, books, clothing, appliances, household goods and furnishings up to \$5,000 combined; additional \$1,000 per dependent, up to \$4,000 total additional (does not apply to purchases within 90 days of bankruptcy)	1C-1601(a)(4)
	Health aids	1C-1601(a)(7)
	Personal injury & wrongful death recoveries for person you depended on	1C-1601(a)(8)
	College savings account established under 26 U.S.C. § 529 to \$25,000, excluding certain contributions within prior year	1C-1601(a)(10)
Wages	Earned but unpaid wages received 60 days before filing	1-362
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRAs and Roth IRAs	1C-1601(a)(9)
	Retirement benefits from another state to the extent they are exempt in that state	1C-1601(a)(11)
	Firefighters and rescue squad workers	58-86-90
	Municipal, city and county employees	128-31
	Teachers and state employees	135-9; 135-95
	Law enforcement officers	143-166.30(g); 143-166.60(h)
	Legislators	166.60(h)
Insurance	Fraternal benefit society benefits	58-24-85
	Employee group life policy or proceeds	58-58-165
	Disability income	135-111

(Insurance continued)	Life insurance on spouse or children	1C-1601(a)(6); Const. Art. X § 5
Tools of trade	Implements, books and tools of trade up to \$2,000	1C-1601(a)(5)
Public benefits	Crime victims' compensation	15B-17
	Unemployment compensation	96-17
	Workers' compensation	97-21
	Public assistance	108A-36
	Aid to blind	111-18
Miscellaneous	Alimony, support, separate maintenance, and child support necessary for support	1C-1601(a)(12)
	Support received by a surviving spouse for 1 year, up to \$60,000	30-15
	Property of business partnership	59-55
Wild card	\$500 of any personal property	Constitution Art. X § 1
	\$5,000 of unused homestead	1C-1601(a)(2)

NORTH DAKOTA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'North Dakota Century Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'North Dakota Century Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [North Dakota Century Code](#)

Federal exemptions available: No

Doubling: spouses cannot double homestead exemption

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$150,000	28-22-02(7), (10); 47-18-01
Personal property	Family pictures	28-22-02(1)
	Church pew	28-22-02(2)
	Burial plots	28-22-02(3)
	Bible or other religious text; books and schoolbooks	28-22-02(4)
	Clothing up to \$5,000	28-22-02(5)
	Food and fuel to last 1 year	28-22-02(6)
	Crops or grain raised by you on 160 acres where debtor resides	28-22-02(8)
	Insurance proceeds for exempt property	28-22-02(9)
	One motor vehicle up to \$10,000 (up \$50,000 if it has been modified to accommodate your disability)	28-22-03.1(2)
	Health aids	28-22-03.1(6)
	Wrongful death payments and awards	28-22-03.1(9)(b)
	Personal injury recoveries up to \$18,450	28-22-03.1(9)(d)
	Loss of future earnings compensation	28-22-03.1(9)(e); 32-21-04
Wages	60 days' earnings	28-25-11
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Disabled veterans benefits (except military retirement pay)	28-22-03.1(4)(d)
	ERISA-qualified benefits, IRAs, Roth IRAs & Keoghs up to \$200,000 per plan; total of all accounts cannot exceed \$400,000	28-22-03.1(7)
	Stock bonus, pension, profit-sharing, annuity, or similar plan payments due to illness, disability, death, age, or length of service	28-22-03.1(8)(e)
	Public employees' pensions	28-22-19(1)
	Public employees' deferred compensation	54-52.2-06
Insurance	Fraternal benefit society benefits	26.1-15.1-18; 26.1-15.1-32

(Insurance continued)	Life insurance	26.1-33-36; 26.1-33-40
	Life insurance cash value	26.1-33-36
	Life insurance proceeds payable to deceased's estate or an insured's relative	26.1-33-40
	Life insurance surrender value up to \$100,000 if the beneficiary is your dependent and the policy was owned over 1 year before filing for bankruptcy	28-22-03.1(5)
Tools of trade	Books, tools and implements of trade up to \$10,000	28-22-03.1(3)
Public benefits	Social Security	28-22-03.1(8)(a)
	Veterans disability benefits	28-22-03.1(8)(b)
	Disability, illness, or unemployment	28-22-03.1(8)(c)
	Crime victims' compensation	28-22-03.1(9)(a); 28-22-19(2)
	Public assistance	28-22-19(3)
	Unemployment compensation	52-06-30
	Old age and survivor insurance program benefits	52-09-22
	Workers' compensation	65-05-29
Miscellaneous	Alimony, support, or separate maintenance payments	14-09-09.31; 28-22-03.1(8)(d)
	College SAVE plan	12.5-02-01-06
Wild card	\$500 of any property	28-22-16
	\$25,000 of any property in lieu of homestead	28-22-03.1(1)

OHIO

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Ohio Revised Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Ohio Revised Code' hyperlink below. Then navigate to each individual statute.

Statutory reference: [Ohio Revised Code](#)

Federal exemptions available: No

Exemption updates: Exemption dollar amounts are updated every 3 years. (2022, 2025...) To find current exemption amounts, consider doing an internet search for 'Ohio bankruptcy exemptions adjusted for inflation'. At the time of this publication, updated exemptions could be found [HERE](#).

Other: exemptions are limited to residents of Ohio; Property held as tenancy by the entirety might be exempt against debts owed by only one spouse (see *In re Pernus*, 143 B.R. 856 (N.D. Ohio 1992))

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Residence up to \$161,375	2329.66(A)(1)(b)
Personal property	One motor vehicle up to \$4,450	2329.66(A)(2)(b)
	Cash, money due within 90 days, tax refund, bank, security and utility deposits up to \$550	2329.66(A)(3)
	Household items: Animals, crops, books, musical instruments, appliances, household goods, furnishings, clothing, firearms, hunting and fishing equipment up to \$700 per item; \$14,875 total	2329.66(A)(4)(b),(c), (d)
	Jewelry up to \$1,875	2329.66(A)(4)(b)
	Health aids (prescribed)	2329.66(A)(7)
	Burial plot	2329.66(A)(8); 517.09
Wages	Calculated with a varying percentage rate	2329.66(A)(13)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public safety officers' death benefit	2329.66(A)(10)(a)
	ERISA-qualified benefits needed for support	2329.66(A)(10)(b)
	IRAs, Roth IRAs & Keoghs needed for support	2329.66(A)(10)(c), (a)
	Public employees	145.13; 145.56; 145.75; 521.09; 742.47; 2329.66(A)(10)(a); 3307.71
	Volunteer firefighters' dependents	146.13
	Firefighters and police officers	742.47
	Public school employees	3309.66
	State highway patrol employees	5505.22
Insurance	Benevolent society death benefits up to \$5,000	2329.66(A)(6)(a); 2329.63

(Insurance continued)	Life, endowment, or annuity contract avails for your spouse, child, or dependent	2329.66(A)(6)(b); 3911.10
	Group life insurance policy or proceeds	2329.66(A)(6)(c); 3917.05
	Fraternal benefit society benefits	2329.66(A)(6)(d); 3921.18
	Disability benefits needed for support up to \$600 per month	2329.66(A)(6)(e); 3923.19
	Sickness and accident insurance to the extent needed	3923.19(A)
Tools of trade	Implements, books & tools of trade to \$2,825	2329.66(A)(5)
Public benefits	Vocational rehabilitation benefits	2329.66(A)(9)(a)
	Workers' compensation	2329.66(A)(9)(b); 4123.67
	Unemployment compensation	2329.66(A)(9)(c); 4141.32
	Cash assistance under OH Works First program	2229.66(A)(9)(d); 5107.75
	Prevention, retention, and contingency program benefits	2329.66(A)(9)(e); 5108.08
	Child tax credit and earned income tax credit	2329.66(A)(9)(f)
	Crime victims' compensation, received during 12 months before filing	2329.66(A)(12)(a); 2743.66(D)
Miscellaneous	Property of business partnership	1775.24; 2329.66(A)(14)
	Alimony, child support needed for support	2329.66(A)(11)
	Wrongful death recoveries for person debtor depended on, needed for support, received during 12 months before filing	2329.66(A)(12)(b)
	Personal injury recoveries to \$27,950, received during 12 months before filing	2329.66(A)(12)(c)
	Compensation for lost future earnings needed for support, received during 12 months before filing	2329.66(A)(12)(d)
	Notary public seal	2329.66(A)(15); 147.04
	Tuition credit, payment, or contracts	2329.66(A)(16); 3334.09; 3334.15
Wild card	\$1,475 of any property	2329.66(A)(18)

OKLAHOMA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Oklahoma Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Oklahoma Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Section number].

Statutory reference: [Oklahoma Statutes](#)

Federal exemptions available: No

Doubling: spouses filing jointly can double exemptions

Other: exemptions are limited to Oklahoma residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Unlimited value (includes manufactured home); cannot exceed 1 acre in city, town, or village, or 160 acres elsewhere; limited to \$5,000 if more than 25% of total sq. ft. area used for business purposes	31-1(A)(1); 31-1(A)(2); 31-2
Personal property	Household and kitchen furniture; personal computer and related equipment	31-1(A)(3)
	Burial plots	31-1(A)(4); 8-7
	Books, portraits and pictures	31-1(A)(6)
	Clothing up to \$4,000	31-1(A)(7)
	Wedding and anniversary rings up to \$3,000	31-1(A)(8)
	Health aids (prescribed)	31-1(A)(9)
	Livestock for personal or family use: 5 dairy cows and calves under 6 months old; 100 chickens; 10 hogs; 20 sheep; 2 horses, 2 bridles and 2 saddles; forage and feed to last 1 year	31-1(A)(10), (11), (12), (15), (16), (17)
	Motor vehicle to \$7,500	31-1(A)(13)
	Guns for household use up to \$2,000	31-1A(14)
	Food and seed for growing up to last 1 year	31-1(A)(17)
	Personal injury and wrongful death recoveries up to \$50,000	31-1(A)(21)
	College savings plan interest	31-1A(24)
	Prepaid funeral benefits	36-6125(H)
	War bond payroll savings account	51-42
Wages	75% of wages earned in 90 days before filing bankruptcy; bankruptcy judge can allow more for hardship	12-1171.1; 31-1(A)(18); 31-1.1
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Firefighters	11-49-126
	Police officers	11-50-124
	County employees	19-959
	Judges	20-1111
	ERISA-qualified benefits, IRAs, Roth IRAs, Education IRAs & Keoghs	31-1(A)(20), (22), (24) ;60-327, 328
	Disabled veterans	31-7

(Pensions continued)	Law enforcement employees	47-2-303.3
	Teachers	70-17-109
	Public employees	74-923
Insurance	Assessment or mutual benefits	36-2410
	Limited stock insurance benefits	36-2510
	Fraternal benefit society benefits	36-2718.1
	Life, health, accident and mutual benefit insurance proceeds and cash value, if clause prohibits proceeds from being used to pay your creditors	36-3631.1
	Group life policy or proceeds	36-3632
	Funeral benefits prepaid and placed in trust	36-6125
Tools of trade	Implements needed to farm homestead; tools, books and apparatus up to \$10,000 combined	31-1(A)(5); 31-1(C)
Public benefits	Crime victims' compensation	21-142.13
	Federal earned income tax credit	31-1(A)(23)
	Public assistance	56-173
Miscellaneous	Alimony, child support	12-1171.1; 31-1(A)(19)
	Unemployment compensation	40-2-303
	Property of business partnership	54-1-504
	Social Security	56-173
	Workers' compensation	85-48
Wild card	none	

OREGON

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Oregon Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Oregon Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] - [Section number].

Statutory reference: [Oregon Revised Statutes](#)

Federal exemptions available: No

Doubling: not allowed for homestead and household goods

Other: exemptions are limited to Oregon residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property you occupy or intend to occupy up to \$40,000; joint owners can claim \$50,000	18.395; 18.402;
Personal property	Books, pictures and musical instruments up to \$600	18.345(1)(a)
	Clothing, jewelry and other personal items up to \$1,800	18.345(1)(b)
	Motor vehicle up to \$3,000	18.345(1)(d)
	Domestic animals, poultry and pets up to \$1,000 plus food to last 60 days (no doubling allowed)	18.345(1)(e)
	Furniture, household items, utensils, radios and TVs up to \$3,000 total (no doubling allowed)	18.345(1)(f)
	Health aids	18.345(1)(h)
	Personal injury recoveries up to \$10,000	18.345(1)(k)
	Compensation for lost earnings payments for you or someone you depend on	18.345(1)(l)
	Health savings accounts and medical savings accounts	18.345(1)(o)
	Wages deposited into a bank account up to \$7,500; cash for sold exempt property	18.348; 18.385
	Higher education savings account up to \$7,500	18.348(2); 178.345(2)
	Pistol, rifle or shotgun up to \$1,000	18.362
	Burial plot	97.660; 97.675
Wages	75% of disposable wages; see statute- amount varies; bankruptcy judge can authorize more for low-income debtors	18.385
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, including IRAs and SEPs and payments up to \$7,500	18.358; 18.348
	Public officers', employees' pension payments up to \$7,500	237.980; 238.445; 18.348(2)
Insurance	Life insurance proceeds or cash value if you are not the insured	743.046; 732.240
	Group life policy or proceeds not payable to insured	743.047

(Insurance continued)	Annuity contract benefits up to \$500 per month	743.049
	Health or disability proceeds or avails	743.050
	Fraternal benefit society benefits up to \$7,500	748.207; 18.348
Tools of trade	Tools of trade or profession and farm implements up to \$5,000	18.345(1)(c)
Public benefits	Crime victims' compensation	18.345(1)(j); 147.325
	Federal earned income tax credit	18.345(1)(n)
	General assistance up to \$7,500	18.348; 411.760
	Medical assistance up to \$7,500	18.348 ; 414.095
	Vocational rehabilitation up to \$7,500	18.348; 344.580
	Injured inmates' benefits up to \$7,500	18.348 ; 655.530
	Workers' compensation up to \$7,500	18.348; 656.234
	Unemployment compensation up to \$7,500	18.348; 657.855
	Veterans benefits and proceeds of Veterans loans	18.348(2); 407.125; 407.595
	Public assistance grants up to \$7,500	18.348(2); 411.760; 414.095
Miscellaneous	Alimony, child support-amount needed for support	18.345(1)(i)
	Partnership property	67.190
	Liquor licenses	471.292 (1)
Wild card	\$400 of any personal property not already covered by existing exemption	18.345(1)(p)

PENNSYLVANIA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Pennsylvania Consolidated Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Pennsylvania Consolidated Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Section number].

Statutory reference: [Pennsylvania Consolidated Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to Pennsylvania residents; This state recognizes tenancy by the entirety. Property can be exempt against debts that are owed by only one spouse.

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	None	
Personal property	Clothing	42-8124(a)(1)
	Bibles and schoolbooks	42-8124(a)(2)
	Sewing machines	42-8124(a)(3)
	College tuition account	24-6901.309.2
Wages	Earned but unpaid wages	42-8127
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public school employees	42-8124(b)(1)(i); 24-8533;
	State employees	42-8124(b)(1)(ii); 71-5953
	Police officers	42-8124(b)(1)(iii); 53-761; 53-762; 53-763; 53-764; 53-776
	City employees	42-8124(b)(1)(iv), (v); 53-13431 to 53-13446; 53-23561 to 53-23575.2; 53-881.115
	Municipal employees	42-8124(b)(1)(vi); 53-881.115;
	Private retirement benefits to the extent they are tax-deferred, if clause prohibits proceeds from being used to pay creditors; exemption limited to deposits of \$15,000 per year made at least 1 year before filing	42-8124(b)(1)(vii), (viii), (ix)
	County employees	16-4716

Insurance	Fraternal benefit society benefits	42-8124(c)(1), (8)
	Insurance policy or annuity contract payments if insured is the beneficiary, cash value or proceeds up to \$100 per month	42-8124(c)(3)
	Life insurance and annuity proceeds if clause prohibits proceeds from being used to pay creditors	42-8214(c)(4)
	Group life policy or proceeds	42-8124(c)(5)
	Life insurance annuity policy cash value or proceeds if beneficiary is insured's dependent, child or spouse	42-8124(c)(6)
	Accident or disability benefits	42-8124(c)(7)
	No-fault automobile insurance proceeds	42-8124(c)(9)
Tools of trade	Seamstress's sewing machine	42-8124(a)(3)
Public benefits	Workers' compensation	42-8124(c)(2)
	Unemployment compensation	42-8124(c)(10)
	Veterans benefits	51-20012; 20048; 20098; 20127
Wild card	\$300 of any property	42-8123

RHODE ISLAND

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the 'Rhode Island General Laws', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Rhode Island General Laws' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [Rhode Island General Laws](#)

Federal exemptions available: Yes

Doubling: doubling not permitted for homestead exemption or personal property

Other: exemptions are limited to Rhode Island residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$500,000 for principal residence	9-26-4.1
Personal property	Beds, bedding, furniture, household goods and supplies, up to \$9,600 total (spouses cannot double)	9-26-4(3)
	Clothing	9-26-4(1)
	Bibles and books up to \$300	9-26-4(4)
	Burial plot	9-26-4(5)
	Debt secured by promissory note or bill of exchange	9-26-4(7)
	Motor vehicles up to \$12,000	9-26-4 (13)
	Jewelry up to \$2,000	9-26-4 (14)
	Prepaid tuition program or tuition savings account	9-26-4 (15)
	Consumer cooperative association holdings up to \$50	7-8-25
Wages	Earned but unpaid wages due to a sailor	9-26-4(6)
	Wages paid by a charitable organization or fund providing relief to the poor	9-26-4(8)(i)
	Wages of any person who was receiving public assistance is exempt for 1 year after going off of assistance	9-26-4(8)(ii)
	Earned but unpaid wages up to \$50	9-26-4(8)(iii)
	Wages of spouse and minor children	9-26-4(9)
	Earned but unpaid wages due military member on active duty	30-7-9
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	IRAs and Roth IRAs	9-26-4(11)
	Annuities, pensions, profit sharing, and other retirement plans	9-26-4(12)
	Police officers	9-26-5
	Firefighters	9-26-5
	Private employees	28-17-4
	State and municipal employees	36-10-34

Insurance	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	27-4-12
(Insurance continued)	Accident or sickness proceeds, avails, or benefits	27-18-24
	Fraternal benefit society benefits	27-25-18
	Temporary disability insurance	28-41-32
Tools of trade	Library of practicing professional	9-26-4(2)
	Working tools up to \$2,000	9-26-4(2)
Public benefits	Crime victims' compensation	12-25.1-3(b)(2)
	State disability benefits	28-41-32
	Unemployment compensation	28-44-58
	Veterans disability or survivors death benefits	30-7-9
	General assistance; Aid to blind, aged, disabled	40-6-14
Miscellaneous	Property of business partnership	7-12-36
	Workers' compensation	28-33-27
Wild card	\$6,500 in any assets	9-26-4(16)

SOUTH CAROLINA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'South Carolina Code of Laws', unless otherwise noted. To access the statutes referenced in the chart, click on the 'South Carolina Code of Laws' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [South Carolina Code of Laws](#)

Federal exemptions available: No

Exemption updates: Exemption amounts are updated in even years and are published by the South Carolina Revenue and Fiscal Affairs office. To find current exemption amounts, consider searching for 'South Carolina bankruptcy exemptions adjusted for inflation' on the internet and find the link associated with that office.

Doubling: allowed, provided property is co-owned

Other: exemptions are limited to South Carolina residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$67,100	15-41-30(A)(1)
	Surviving spouse's interest in homestead up to \$67,100	15-41-30(A)(2)
Personal property	Burial plot up to \$67,100, in lieu of homestead	15-41-30(1)
	Motor vehicle up to \$6,700	15-41-30(A)(2)
	Animals, crops, appliances, books, clothing, household goods, furnishings, and musical instruments up to \$5,375	15-41-30(A)(3)
	Jewelry up to \$1,350	15-41-30(A)(4)
	Cash and other liquid assets up to \$6,700, in lieu of burial or homestead exemption	15-41-30(A)(5)
	Health aids	15-41-30(A)(10)
	Personal injury and wrongful death recoveries for a person you depended on for support	15-41-30(A)(12)
	Rifle, shotgun, and/or pistol (no more than 3) up to \$3,000	15-41-30(A)(15)
	SC 529 college savings plan	59-2-140
Wages	None	15-41-30(A)(7)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Qualified payment and pensions due to illness, disability, death, age, or service length	15-41-30(A)(11)(e)
	IRAs and Roth IRAs	15-41-30(A)(13)
	ERISA-qualified benefits; your share of the pension plan fund	15-41-30(11)(e)
	Public employees	9-1-1680
	Judges	9-8-190
	General assembly members	9-9-180

(Pensions continued)	Police officers	9-11-270
	Firefighters	9-13-230
Insurance	Unmatured life insurance contract, except credit insurance policy	15-41-30(A)(8)
	Unmatured life insurance contract owned by you under which the insured is either you or someone on whom you are dependent up to \$5,365	15-41-30(A)(9)
	Disability or illness benefits	15-41-30(A)(11)(c)
	Qualified payment and pensions due to illness, disability, death, age, or service length	15-41-30(A)(11)(e)
	Life insurance proceeds from a policy covering a person you depended on	15-41-30(A)(12)(c)
	Fraternal benefit society benefits	38-38-330
	Proceeds of life insurance or annuity contract	38-63-40(B)
	Group life insurance proceeds up to \$50,000	38-63-40(C); 38-65-90
	Accident and disability benefits	38-63-40(D)
Tools of trade	Implements, books and tools of trade up to \$2,025	15-41-30(A)(6)
Public benefits	Disability, illness, unemployment benefits	15-41-30(A)(11)
	Local public assistance	15-41-30(A)(11)
	Social Security	15-41-30(A)(11)
	Veterans benefits	15-41-30(A)(11)
	Crime victims' compensation	15-41-30(A)(12); 16-3-1300
	Workers' compensation	42-9-360
	General relief; aid to aged, blind, and disabled	43-5-190
Miscellaneous	Alimony, child support	15-41-30(A)(11)(d)
	Property of business partnership	33-41-720
Wild card	Up to \$6,325 for any property from unused exemptions	15-41-30(A)(7)

SOUTH DAKOTA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'South Dakota Codified Law', unless otherwise noted. To access the statutes referenced in the chart, click on the 'South Dakota Codified Law' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [South Dakota Codified Law](#)

Federal exemptions available: No

Doubling: doubling not permitted for homestead exemption

Other: exemptions are limited to South Dakota residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Unlimited. Applies to real property or a mobile home that is larger than 240 sq. ft. at its base and has been registered in the state at least 6 months prior to filing.; Property cannot exceed 1 acre in town or 160 acres elsewhere; Sale proceeds are exempt for 1 year after sale (up to \$60,000; \$170,000 if over age 70 or widow or widower who hasn't remarried)	43-31-1; 43-31-2; 43-31-3; 43-31-4; 43-45-3
	Can file homestead declaration	43-31-6
	Spouse or child of deceased owner can claim homestead exemption	43-31-13
Personal property	Family pictures	43-45-2(1)
	Church pew	43-45-2(2)
	Burial plots	43-45-2(3)
	Bible, schoolbooks; all other books up to \$200	43-45-2(4)
	Clothing	43-45-2(5)
	Food and fuel for last 1 year	43-45-2(6)
	Health aids (prescribed)	43-45-2(8)
	Higher education savings plan	13-63-20
Wages	Cemetery association property	47-29-25
	Earned wages owed 60 days before filing bankruptcy and needed for support of family	15-20-12
	80% or 40 times federal minimum wage of disposable income	21-18-51
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, limited to income and distribution on \$1,000,000	43-45-16
	Public employees	3-12-115
	SD retirement system	3-12C-216
	City employees	9-16-47

Insurance	Life insurance proceeds up to \$10,000, if the beneficiary is surviving spouse or child	43-45-6
	Endowment, life insurance, policy proceeds up to \$20,000;	58-12-4
	Health benefits up to \$20,000	58-12-4
	Annuity contract proceeds up to \$250 per month	58-12-6; 58-12-8
	Life insurance proceeds, if clause prohibits proceeds from being used to pay beneficiary's creditors	58-15-70
	Fraternal benefit society benefits	58-37A-18
Tools of trade	none	
Public benefits	Crime victims' compensation	23A-28B-24
	Public assistance	28-7A-18
	Unemployment compensation	61-6-48
	Workers' compensation	62-4-42
Miscellaneous	Alimony or support up to \$750 per month	43-45-2(9)
Wild card	Head of family can claim \$7,000; others can claim \$5,000 of any personal property	43-45-4

TENNESSEE

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Tennessee Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Tennessee Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [Tennessee Code](#)

Federal exemptions available: No

Other: exemptions are limited to Tennessee residents; Property held as tenancy by the entirety can be exempt against debts owed by only one spouse

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$35,000 (single filer); joint exemption up to \$52,500	26-2-301
Personal property	Clothing and storage containers	26-2-104
	Bible, schoolbooks, family pictures and portraits	26-2-104
	Health savings accounts	26-2-105
	Recoveries for personal injury up to \$7,500; recoveries for wrongful death up to \$10,000 (\$15,000 for all recoveries combined)	26-2-111(2)(B), (C)
	Lost future earnings payments for you or person you depended on	26-2-111(3)
	Health aids	26-2-111(5)
	Burial plot up to 1 acre	26-2-305; 46-2-102
	College education savings plan and scholarship benefits	49-7-822; 49-4507
Wages	75% of disposable weekly earnings or 30 times the federal minimum hourly wage, whichever is greater, plus additional \$2.50 per week for each dependent child under 16; bankruptcy judge can authorize more for low-income debtors	26-2-106, 107
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs and Roth IRAs	26-2-111(1)(D)
	Public employees	8-36-111
	State and local government employees	26-2-105
	Teachers	49-5-909
Insurance	Accident, health, or disability benefits for citizens of Tennessee	26-2-110
	Disability or illness benefits	26-2-111(1)(C)
	Life insurance or annuity	56-7-203
	Fraternal benefit society benefits	56-25-403
Tools of trade	Implements, books and tools of trade up to \$1,900	26-2-111(4)

Public benefits	Unemployment compensation	26-2-111(1)(A); 50-1349
	Local public assistance	26-2-111(1)(A)
(Public benefits continued)	Social Security	26-2-111(1)(A)
	Veterans benefits	26-2-111(1)(B)
	Crime victims' compensation to \$5,000	26-2-111(2)(A); 29-13-111
	Workers' compensation	50-6-223
	Assistance to the blind	71-4-117
	Old-age assistance	71-2-216
	Assistance to disabled	71-4-1112
	Relocation assistance payments	13-11-115
Miscellaneous	Alimony, child support owed for 30 days before filing	26-2-111(1)(E)
Wild card	\$10,000 of any personal property including deposits with any bank or financial institution	26-2-103

TEXAS

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Texas Revised Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Texas Revised Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Code name] - [Chapter number] - [Section number].

Statutory reference: [Texas Revised Civil Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to Texas residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Unlimited; property cannot exceed 10 acres in town, village, city or 100 acres elsewhere (200 acres for families); sale proceeds are exempt for 6 months after sale	Prop. 41.001; 41.002; Const. Art. 16 §§ 50, 51
Personal property	Up to a total of \$100,000 for a family, \$50,000 for single adult (this includes all personal property and tools of trade listed below unless noted)	Prop 42.001(a)(1),(2)
	Burial plots (exempt from total)	Prop. 41.001(a); H&S 711.037
	Health aids (exempt from total)	Prop. 42.001(b)(2)
	Bible or other book containing sacred writings of a religion (exempt from total)	Prop. 42.001(b)(4)
	Home furnishings including family heirlooms	Prop. 42.002(a)(1)
	Clothing and food	Prop. 42.002(a)(2), (5)
	Jewelry (limited to 25% of total exemption)	Prop. 42.002(a)(6)
	2 firearms	Prop. 42.002(a)(7)
	Athletic and sporting equipment	Prop. 42.002(a)(8)
	1 two-, three-, or four-wheeled motor vehicle per family member or per single adult who holds a driver's license	Prop. 42.002(a)(9)
	Pets and domestic animals plus their food: 2 horses, mules, or donkeys and tack; 12 head of cattle; 60 head of other livestock; 120 fowl	Prop. 42.002(a)(10), (11)
	College savings plans	Prop. 42.0022
Wages	Earned but unpaid wages other than court-ordered child support payments	Prop. 42.001(b)(1)
	Unpaid commissions (not to exceed 25% of total personal property exemptions)	Prop. 42.001(d)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Law enforcement officers, firefighters, emergency medical personnel survivors	Gov't. 615.005
	State employees, teachers	Gov't 811.005

(Pensions continued)	County, district, and municipal employees	Gov't 841.006
	Judges	Gov't 831.004; 836.004
	Police officers	Vernon's Civ. Statutes 6243j(20); 6243a1(8.03)
	Firefighters	Vernon's Civ. Statutes 6243g(20); 6243a1(8.03)
	Qualified retirement plans	Prop. 42.0021
Insurance	Fraternal benefit society benefits	Ins. 885.316
	Life, health, accident, or annuity benefits, monies, policy proceeds and cash values due or paid to beneficiary or insured	Ins. 1108.051
	Texas employee uniform group insurance	Ins. 1551.011
Tools of trade	Farming or ranching vehicles and implements	Prop. 42.002(a)(3)
	Tools, equipment and books (includes boat and motor vehicles used in trade) (see dollar limit for personal property)	Prop. 42.002(a)(4)
Public benefits	Crime victims' compensation	Crim. Proc. 56.49
	Public assistance	Hum. Res. 31.040
	Medical assistance	Hum. Res. 32.036
	Unemployment compensation	Labor 207.075
	Workers' compensation	Labor 408.201
Miscellaneous	Alimony & child support	Prop. 42.001(b)(3)
	Business partnership property	Vernon's Civ. Statutes 6132a-1-7.03(d); 6132b-5.01
Wild card	none	

UTAH

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Utah Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Utah Code' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [Utah Code](#)

Federal exemptions available: No

Exemption updates: Utah's homestead exemption is adjusted annually for inflation. Updated homestead exemption amounts are found on the [state auditor's website](#). (Scroll to bottom of page for link.)

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	\$48,700 if primary residence; \$5,800 if not primary residence	78B-5-503(2)(a)(i),(ii)
	Sale proceeds exempt for 1 year	78B-5-503(5)(b)
	Must file homestead declaration before attempt to sell home	78B-5-504
Personal property	Burial plot	78B-5-505(1)(a)(i)
	Health aids	78B-5-505(1)(a)(ii)
	Refrigerator, freezer, microwave, stove, sewing machine, washer and dryer	78B-5-505(1)(a)(viii)
	Bed, bedding, carpets	78B-5-505(1)(a)(viii)
	Clothing (except furs or jewelry)	78B-5-505(1)(a)(viii)
	Food to last 12 months	78B-5-505(1)(a)(viii)
	Artwork depicting, or done by, a family member	78B-5-505(1)(a)(ix)
	Personal injury, wrongful death recoveries for you or a person you depended on	78B-5-505(1)(a)(x)
	1000 rounds of ammunition plus three of: handgun, shotgun, and shoulder arm	78B-5-505(a)(xvii)
	Education savings plan up to \$200,000	78B-5-505(1)(a)(xviii)
	Sofas, chairs and related furnishings up to \$1,000	78B-5-506(1)(a)
	Dining and kitchen tables and chairs up to \$1,000	78B-5-506(1)(b)
	Heirlooms up to \$1,000	78B-5-506(1)(d)
	Motor vehicle up to \$3,000	78B-5-506(3)
	Proceeds for sold, lost, or damaged exempt property	78B-5-507
Wages	75% of disposable income or 30 times federal minimum wage, whichever is less	70C-7-103
	Unpaid earnings (amounts vary)	78B-5-505(1)(a)(xvi)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs, Roth IRAs and Keoghs (benefits that have accrued and contributions that have been made at least 1 year prior to filing)	78B-5-505(1)(a)(xiv)

Pensions (continued)	Other pensions and annuities needed for support	78-23-6(3)
	Public employees	49-11-612
Insurance	Disability, illness, medical, or hospital benefits	78B-5-505(1)(a)(iii)
	Medical, surgical and hospital benefits	78B-5-505(1)(a)(iv)
	Life insurance proceeds if beneficiary is insured's spouse or dependent, as needed for support	78B-5-505(i)(a)(xi)
	Life insurance policy cash surrender value, excluding payments made on the contract within a year prior to filing	78B-5-505(i)(a)(xiii)
	Fraternal benefit society benefits	31A-9-603
Tools of trade	Implements, books and tools of trade up to \$5,000	78B-5-506(2)
	Military property of National Guard member	39-1-47
Public benefits	Workers' compensation	34A-2-422
	Unemployment compensation	35A-4-103(4)(b); 35A-3-112
	Occupational disease disability benefits	34A-3-107
	General assistance	35A-3-112
	Crime victims' compensation	63M-7-521(4)
	Veterans benefits	78B-5-505(1)(a)(v)
Miscellaneous	Child support	78B-5-505(a)(vi)
	Alimony (needed for support)	78B-5-505(a)(vii)
	Business partnership property	141-1d-307
Wild card	none	

VERMONT

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Vermont Statutes', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Vermont Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Section number].

Statutory reference: [Vermont Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to Vermont residents; Property held as tenancy by the entirety might be exempt against debts owed by only one spouse (see *In re McQueen*, 21 B.R. 736 (D. Vt. 1982); spouses cannot double homestead exemption

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property or mobile home to \$125,000; may also claim rents, issues, profits, and out-buildings	27-101
	Spouse of deceased owner can claim homestead exemption	27-105
Personal property	Motor vehicles up to \$2,500	12-2740(1)
	Wedding ring- unlimited	12-2740(3)
	Jewelry up to \$500	12-2740(4)
	Appliances, furnishings, goods, clothing, books, crops, animals, musical instruments to \$2,500 total	12-2740(5)
	Growing crops up to \$5,000	12-2740(6)
	Stove, heating unit, refrigerator, freezer, water heater and sewing machines	12-2740(8)
	Cow, 2 goats, 10 sheep, 10 chickens and feed to last 1 winter; 3 swarms of bees plus honey; 5 tons coal or 500 gal. heating oil; 10 cords of firewood; 500 gallons bottled gas; yoke of oxen or steers, plow and ox yoke; 2 horses with harnesses, halters and chains	12-2740(9)-(14)
	Bank deposits up to \$700	12-2740(15)
	Health aids	12-2740(17)
	Personal injury, lost future earnings, wrongful death recoveries for you or a person you depended on	12-2740(19)(F), (G), (I)
	Earnings of minor child or married woman	12-3020(6)
Wages	75% of weekly disposable earnings or 30 times the federal minimum hourly wage, whichever is greater; or 85% or 40 times the federal minimum hourly wage if debt is consumer debt.	12-3170
Pensions	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Self-directed accounts (IRAs, Roth IRAs, Keoghs); contributions must be made 1 year before filing	12-2740(16)
	State employees	3-476

(Pensions continued)	Other pensions	12-2740(19)(J)
	Teachers	16-1946
	Municipal employees	24-5066
Insurance	Disability benefits that supplement life insurance or annuity contract	8-3707
	Group life or health benefits	8-3708
	Annuity contract benefits up to \$350 per month	8-3709
	Health benefits up to \$200 per month	8-4086
	Fraternal benefit society benefits	8-4478
	Unmatured life insurance contract other than credit	12-2740(18)
	Disability or illness benefits needed for support	12-2740(19)(C)
	Life insurance proceeds	12-2740(19)(H); 8-3705; 8-3706
	Fire insurance proceeds from exempt property	12-3020(1)
Tools of trade	Books and tools of trade up to \$5,000	12-2740(2)
Public benefits	Social Security needed for support	12-2740(19)(A)
	Veterans benefits needed for support	12-2740(19)(B)
	Crime victims' compensation needed for support	12-2740(19)(E)
	Workers' compensation	21-681
	Unemployment compensation	21-1367
	Public assistance	33-124
Miscellaneous	Alimony, child support	12-2740(19)(D)
	Specific partnership property	11-3213
Wild card	Unused exemptions for motor vehicle, tools of trade, jewelry, household furniture, appliances, clothing and crops up to \$7,000	12-2740(7)
	\$400 of any property	12-2740(7)

VIRGINIA

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Code of Virginia', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Code of Virginia' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Section number].

Statutory reference: [Code of Virginia](#)

Federal exemptions available: No

Other: exemptions are limited to Virginia residents; Property held as tenancy by the entirety might be exempt against debts owed by only one spouse

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$5,000 (\$10,000 if over 65); additional \$500 per dependent; up to \$25,000 if real property is used as principle residence by you or dependents; rents and profits exempt; sale proceeds exempt up to \$5,000; unused portion of homestead can be applied to any personal property	34-4; 34-18; 34-20
	Must file homestead declaration before filing for bankruptcy	34-6
	Surviving spouse can claim \$20,000; if no surviving spouse, minor children can claim the exemption	64.2-311
Personal property	Bible	34-26(1)
	Wedding and engagement rings	34-26(1a)
	Family portraits and heirlooms up to \$5,000 total	34-26(2)
	Burial plot	34-26(3)
	Prepaid funeral contracts up to \$5,000	34-26(3)(ii)
	Clothing up to \$1,000	34-26(4)
	Household furnishings up to \$5,000	34-26(4a)
	Firearms up to \$3,000	34-26(4b)
	Pets	34-26(5)
	Health aids	34-26(6)
	Motor vehicles up to \$6,000	34-26(8)
	Personal injury causes of action and recoveries	34-28.1
	Health savings accounts and medical savings accounts	38.2-5604
	Prepaid tuition contracts and college savings trust accounts	23.1-707
	Spendthrift Trusts	64.2-743(C)
Wages	75% of weekly disposable earnings or 40 times the federal minimum hourly wage, whichever is greater; bankruptcy judge can authorize more for low-income debtors	34-29
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits to same extent permitted by federal bankruptcy law	34-34
	City, town & county employees	51.1-802

Insurance	Life insurance proceeds	38.2-3122
	Group life insurance policy or proceeds	38.2-3339
	Accident or sickness benefits	38.2-3406; 38.2-3549
	Industrial sick benefits	38.2-3549
	Cooperative life insurance benefits	38.2-3811
	Burial society benefits	38.2-4021
	Fraternal benefit society benefits	38.2-4118
	Group life or accident insurance for government officials	51.1-510
Tools of trade	Tools, books & instruments of trade, including motor vehicles, to \$10,000, needed in your occupation or education	34-26(7)
	For farmer, pair of horses, or mules with gear; one wagon or cart, one tractor to \$3,000; 2 plows & wedges; one drag, harvest cradle, pitchfork, rake; fertilizer to \$1,000	34-27
	Uniforms, arms, equipment of military member	44-96
Public benefits	Crime victims' compensation unless seeking to discharge debt for treatment of injury incurred during crime	19.2-368.12
	Earned income tax credit or child tax credit	34-26(9)
	Public assistance	63.2-506
	Unemployment compensation	60.2-600
	Workers' compensation	65.2-531
Miscellaneous	Spousal or child support	20-108.1(G); 34-28.2
	Unpaid spousal or child support	34-26(10)
	Property of business partnership	50-73.105
Wild card	Unused portion of homestead exemption to \$5,000	34-13
	\$10,000 of any property for disabled veterans	34-4.1

WASHINGTON

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Revised Code of Washington', unless otherwise noted. To access the statutes referenced in the chart, click on the 'Revised Code of Washington' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] - [Section number].

Statutory reference: [Revised Code of Washington](#)

Federal exemptions available: Yes

Doubling: allowed

Other: exemptions are limited to Washington residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Greater of: \$125,000, or the median sale price of a single residence for the previous year for the county in which the property is located	6.13.030
Personal property	Clothing, (furs, jewelry, ornaments limited to \$3,500)	6.15.010(1)(a)
	Books and electronic media up to \$3,500	6.15.010(1)(b)
	Cell phone, personal computer, and printer	6.15.010(1)(c)
	All household goods, appliances, furniture, and home and yard equipment, up to \$6,500	6.15.010(1)(d)(i)
	Motor vehicle up to \$15,000	6.15.010(1)(d)(iv)
	Health aids prescribed	6.15.010(1)(d)(v)
	Personal injury recoveries up to \$20,000	6.15.010(1)(d)(vi)
	Tuition units purchased more than 2 years before	6.15.010(1)(f)
	Fire insurance proceeds for lost, stolen, or destroyed exempt property	6.15.030
	Trust income or proceeds	6.32.250
	Burial plots sold by nonprofit cemetery association	68.20.120
	Burial ground	68.24.220
Wages	Wages, salary, or other compensation from personal services; varying amounts	6.27.150
	Earnings from work release	72.65.060
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	ERISA-qualified benefits, IRAs, Roth IRAs and Keoghs	6.15.020
	Federal pension benefits except child support	6.15.020(2)
	Retirement and disability benefits except support	6.15.020(3)
	Police and fire	41.20.180; 41.24.240; 41.26.053; 43.43.310
	City employees	41.28.200; 41.44.240
	Police and fire	41.20.180; 41.24.240; 41.26.053; 43.43.310

(Pensions continued)	Public and state employees	41.40.052
	Teachers	41.32.052
	Judges	2.10.180; 2.12.090
Insurance	Annuities and annuity contract proceeds up to \$3,000 per month	6.15.020(1);48.18.430
	Disability proceeds, avails, or benefits	48.18.400
	Life insurance proceeds or avails if beneficiary is not the insured	48.18.410
	Group life insurance policy or proceeds	48.18.420
	Fraternal benefit society benefits	48.36A.180
Tools of trade	Tools, instruments, materials, and supplies used to carry on your trade up to \$15,000 total	6.15.010(1)(e)
	Uniforms, arms of military	38.40.150
Public benefits	Crime victims' compensation	7.68.070(10)
	Unemployment compensation	50.40.020
	Industrial insurance (workers' compensation)	51.32.040
	General assistance	74.04.280
	Old-age assistance	74.08.210
	Child welfare	74.13.070
Miscellaneous	Child support payments	6.15.010(1)(d)(iv)
	Business partnership property	25.04.250
Wild card	Up to \$10,000 (with some exceptions)	6.15.010(1)(d)(ii)

WEST VIRGINIA



The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.

All statutes (laws) refer to the 'West Virginia Code', unless otherwise noted. To access the statutes referenced in the chart, click on the 'West Virginia Code' hyperlink below. (The West Virginia Code can be accessed under the 'State Law' tab.) Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] - [Article number] - [Section number].

Statutory reference: [West Virginia Code](#)

Federal exemptions available: No

Doubling: allowed

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real or personal property used as residence to \$35,000; unused portion of homestead exemption can be applied to any property	38-10-4(a)
Personal property	Burial plot up to \$35,000 (in lieu of homestead)	38-10-4(a)
	Motor vehicle to \$7,500	38-10-4(b)
	Animals, crops, clothing, appliances, books, household goods, furnishings, musical instruments to \$800 per item; \$16,000 total	38-10-4(c)
	Jewelry to \$2,000	38-10-4(d)
	Health aids	38-10-4(h)
	Crime victims' compensation	38-10-4(j)(1)
	Wrongful death recoveries for person you depended on, needed for support	38-10-4(j)(2)
	Personal injury recoveries to \$50,000	38-10-4(j)(4)
	Loss of future earnings compensation needed for support	38-10-4(j)(5)
	Prepaid higher education tuition trust fund & savings plan payments	38-10-4(j)(6)
Wages	80% of earned but unpaid wages	38-5A-3
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public employees	5-10-46
	Department of Public Safety	15-2-26
	Teachers	18-7A-30
	ERISA-qualified benefits, IRAs needed for support	38-10-4(i)(5)
	Judges	51-9-14
Insurance	Life insurance proceeds	33-6-27; 48-3-23
	Group life insurance policy or proceeds	33-6-28
	Fraternal benefit society benefits	33-23-21
	Health or disability benefits	38-10-4
	Unmatured life insurance contract, except credit insurance policy	38-10-4(g)
	Life insurance proceeds and annuities if you are beneficiary, or life insurance and annuities owned by you and payable to someone else	38-10-4(j)(3)

(Insurance continued)	Life insurance payments from policy for person you depended on, needed for support	38-10-4(k)(3); 48-3-23
Tools of trade	Implements, books & tools of trade to \$3,000	38-10-4(f)
Public benefits	Aid to blind, aged, disabled; general assistance	9-5-1
	Social Security	38-10-4(i)(1)
	Veterans benefits	38-10-4(i)(2)
	Disability, unemployment compensation	38-10-4(i)(3); 21A-10-2;
	Workers' compensation	23-4-18
Miscellaneous	Alimony, child support needed for support	38-10-4(i)(4)
	Specific partnership property	47-9-41
Wild card	\$800 plus unused portion of homestead or burial exemption, can be applied to any property	38-10-4(e)

WISCONSIN

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Wisconsin Statutes, unless otherwise noted. To access the statutes referenced in the chart, click on the 'Wisconsin Statutes' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Chapter number] . [Section number].

Statutory reference: [Wisconsin Statutes](#)

Federal exemptions available: Yes

Other: exemptions are limited to Wisconsin residents

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Property you occupy or intend to occupy to \$75,000; \$150,000 for married couples filing jointly; sale proceeds exempt for 2 years if you have intention to purchase another home	815.20
Personal property	Provisions for burial such as burial plot, tombstone, coffin, urn	815.18(3)(a)
	Household goods and furnishings, clothing, keepsakes, jewelry, appliances, books, musical instruments, firearms, sporting goods, animals, or other tangible personal property, up to \$12,000	815.18(3)(d)
	Insurance proceeds for exempt property that has been destroyed	815.18(3)(e)
	Motor vehicles to \$4,000; unused amount of \$12,000 personal property exemption can be added here	815.18(3)(g)
	Wrongful death recoveries, needed for support	815.18(3)(i)(b)
	Personal injury recoveries up to \$50,000	815.18(3)(i)(c)
	Lost future earnings recoveries, needed for support	815.18(3)(i)(d)
	Deposit accounts up to \$5,000	815.18(3)(k)
	College savings account or tuition trust fund	815.18(3)(o)(p)
Wages	80% of disposable earnings	812.34
	75% of weekly net income or 30 times the greater of the federal or state minimum hourly wage; bankruptcy judge can authorize more for low-income debtors	815.18(3)(h)
	Wages used to purchase savings bonds	20.921(1)(e)
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Public employees' trust fund benefits	40.08(1)
	Municipal employees' retirement benefits	62.63
	Firefighters, police officers who worked in city of population over 100,000	815.18(3)(ef)
	Private or public retirement benefits	815.18(3)(j)
	Military pensions	815.18(3)(n)
Insurance	Fraternal benefit society benefits	614.96
	Life insurance proceeds held in trust by insurer, if clause prohibits proceeds from being used to pay beneficiary's creditors	632.42

(Insurance continued)	Federal disability insurance benefits	815.18(3)(ds)
	Fire and casualty insurance (2 years from receipt)	815.18(e)
	Unmatured life insurance contract (credit insurance contract excluded) if you own the contract and insured is you or dependents, or someone you are dependent on	815.18(3)(f)
	Life insurance proceeds for someone you depended on	815.18(3)(i)(a)
Tools of trade	Equipment, inventory, farm products, books and tools of trade up to \$15,000 total	815.18(3)(b)
Public benefits	Veterans benefits	45.03(8)(b)
	Social services, public assistance payments	49.96
	Workers' compensation	102.27
	Unemployment compensation	108.13
	Crime victims' compensation	949.07
Miscellaneous	Alimony, child support needed for support	815.18(3)(c)
	Property of business partnership	178.0203, 0204
	Education IRA to \$6,825 and pre-purchased tuition credits to \$6,825	541(b)(5)(C); 541(b)(6)(C)
Wild card	none	

WYOMING

The information provided in this chart is a general overview that provides the most common bankruptcy exemptions. It is not exhaustive. Exemption amounts change from time to time. Sometimes new exemptions are added, and old exemptions are deleted. Additionally, there can be a lag between the time an exemption is updated and the time it is made available online. *You should verify current exemptions by reading the statute, and by confirming the accuracy of the information with additional research or by consulting an attorney.*

All statutes (laws) refer to the 'Wyoming Statutes Annotated, unless otherwise noted. To access the statutes referenced in the chart, click on the 'Wyoming Statutes Annotated' hyperlink below. Then navigate to each individual statute. Statute numbers can be interpreted as follows: [Title number] - [Chapter number] – [Section number].

Statutory reference: [Wyoming Statutes Annotated](#)

Federal exemptions available: No

Doubling: married couples cannot double homestead exemption

Other: exemptions are limited to Wyoming residents; Property held as tenancy by the entirety can be exempt against debts owed by only one spouse

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Real property you occupy to \$20,000	1-20-101; 102; 104
	Spouse or child of deceased owner can claim homestead exemption	1-20-103
Personal property	Clothing and wedding rings to \$2,000	1-20-105
	Bible, pictures, and school books	1-20-106(a)(i)
	Burial plot	1-20-106(a)(ii)
	Furniture, bedding, household articles and food up to \$4,000 per person in the home	1-20-106(a)(iii)
	Motor vehicle up to \$5,000	1-20-106(a)(iv)
	Up to 3 firearms and ammunition (1,000 rounds per firearm) up to \$3,000 total	1-20-106(a)(v)
	Medical savings account contributions	1-20-111
Wages	75% of disposable weekly earnings or 30 times the federal hourly minimum wage, whichever is greater	1-15-408; 40-14-505
Pensions <i>Note: Federal law allows all filers to keep tax-exempt retirement accounts in bankruptcy under 11 U.S.C. §522</i>	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing, and money purchase plans, SEP and SIMPLE IRAs, and qualified plans	11 U.S.C §522(b)(3)(C)
	Traditional and Roth IRAs up to \$1,512,350	11 U.S.C. §522(b)(3)(C) 11 U.S.C. §522(n)
	Private or public retirement funds and accounts including IRAs, Roth IRAs and SEP IRAs	1-20-110
	Public employees	9-3-426
	State employees and teachers	9-3-426
	State highway patrol, warden, criminal investigator	9-3-620
	Criminal investigators, highway officers	9-3-620
	Firefighters' pensions and death benefits	15-5-209,422
	Police officers	15-5-313(c)
Insurance	Life insurance proceeds	26-15-129, 133
	Disability insurance proceeds	26-15-130
	Group life or disability policy or proceeds, cash surrender and loan values, premiums waived and dividends	26-15-131

(Insurance continued)	Annuity contract proceeds up to \$350 per month	26-15-132
	Fraternal benefit society benefits	26-29-218
Tools of trade	Library and implements of profession up to \$4,000 or tools, motor vehicle, implements, and stock in trade up to \$4,000	1-20-106(b)
Public benefits	Crime victims' compensation	1-40-113
	Unemployment compensation	27-3-319
	Workers' compensation	27-14-702
	General assistance	42-2-113(b)
Miscellaneous	Liquor licenses and malt beverage permits	12-4-604
	Prepaid funeral contracts	26-32-102
	Notary seal	32-1-106
Wild card	none	

FEDERAL EXEMPTIONS

The federal exemptions are available in the following states: Alaska, Arkansas, Connecticut, District of Columbia, Hawaii, Kentucky, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington, Wisconsin.

Exemption dollar amounts are updated every 3 years on April 1st (2019, 2022, 2025...). Updated dollar amounts are published in the Federal Register (the official journal of the federal government, published weekly, which contains proposed rules and notices). Updated amounts can be found by conducting an internet search for 'adjustment of dollar amounts in bankruptcy code,' and then selecting the link made available by 'federalregister.gov'.

All statutes (laws) refer to the Title 11 USC §522, unless otherwise noted. To access the statutes referenced in the chart, click on the hyperlink below. Then navigate to each individual statute.

Statutory reference: [Title 11 USC §522](#)

Doubling: allowed

Other: Tenancy by the entirety is allowed in some jurisdictions (see §522 (b)(3)(B))

PROPERTY TYPE	EXEMPTION DESCRIPTION	STATUTE
Homestead (residence)	Up to \$27,900; \$13,950 of unused portion of homestead can be applied to any property	§522 (d)(1); (d)(5)
Personal property	Motor vehicle up to \$4,450	§522 (d)(2)
	Animals, crops, clothing, appliances, books, furnishings, household goods, and musical instruments; per item limit \$700; total limit \$14,875	§522 (d)(3)
	Jewelry up to \$1,875	§522 (d)(4)
	Health aids	§522 (d)(9)
	Wrongful death recoveries for person you depended on	§522 (d)(11)(B)
	Personal injury claims up to \$27,900	§522 (d)(11)(D)
	Lost earnings payments	§522 (d)(11)(E)
Wages	none	
Pensions	Tax exempt retirement accounts: 401(k)s, 403(b)s, profit-sharing and money purchase plans, SEP and SIMPLE IRAs, and defined-benefit plans	§522 (b)(3)(C) §522(d)(12)
	IRAs and Roth IRAs to \$1,512,350 per person	§522 (b)(3)(C); §522(n)
Insurance	Unmatured life insurance contract, except credit insurance policy	§522 (d)(7)
	Life insurance policy with loan value, in accrued dividends or interest, up to \$14,875	§522 (d)(8)
	Disability, illness, or unemployment benefits	§522 (d)(10)(C)
	Life insurance payments from policy for person you depended on, needed for support	§522 (d)(11)(C)
Tools of trade	Implements, books and tools of trade up to \$2,800	§522 (d)(6)
Public benefits	Social Security	§522 (d)(10)(A)
	Public assistance	§522 (d)(10)(A)
	Veterans benefits	§522 (d)(10)(B)
	Unemployment compensation	§522 (d)(10)(C)
	Crime victims' compensation	§522 (d)(11)(A)
Miscellaneous	Alimony, child support needed for support	§522 (d)(10)(D)
Wild card	\$1,475 of any property	§522 (d)(5)
	Up to \$13,950 of unused portion of homestead can be applied to any property	§522 (d)(5)

FEDERAL NONBANKRUPTCY EXEMPTIONS

These exemptions are not available if you file using federal bankruptcy exemptions. Rather, they are available only to filers using state exemptions. They may be used in addition to exemptions allowed by your state. All references are to the United States Code.

<https://www.law.cornell.edu/uscode/text/11/522>

(federal exemptions)

<https://www.levittslafkes.com/blog/all-about-exemptions-an-exploration-of-which-assets-i-can-keep-if-i-file-a-nj-chapter-7-bankruptcy/>