

Federal Bankruptcy Exemptions

Homestead	\$20,200*
Life insurance policy with loan value, in accrued dividends or interest	\$9,850
\$475 per item in any household goods up to a total of \$9,850;	\$9,850
Jewelry	\$1,225
Motor vehicle	\$3,225
Personal injury compensation payments	\$18,450
Tools of trade - books and equipment	\$1,850
Wild Card • \$925 of any property	\$925
(Continued Below.....)	

* unused portion of homestead to \$10,125 may be applied to any property

NOTE: These are the major bankruptcy exemptions, effective April 1, 2007.
Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was a abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

Alabama Exemptions Summary

Only The State Exemptions are Allowed

Alabama Bankruptcy Exemptions	
Homestead	\$5,000
Other personal property	\$3,000
Family pictures and keepsakes	No limit

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Alaska Exemptions Summary

Only State Exemptions are Allowed

Alaska Bankruptcy Exemptions	
Homestead	\$67,500
Household goods and wearing apparel, books and musical instruments; and family portraits and heirlooms of particular sentimental value	\$3,750
Jewelry	\$1,250
Professional books and tools of trade	\$3,500
Pets	\$1,250
One motor vehicle (If the full value of the motor vehicle does not exceed \$24,000)	\$3,750
a burial plot	
health aids reasonably necessary	
Other exemptions may include retirement plan benefits, unmaturred life insurance and annuity contracts with a loan value of less than \$12,500	

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Arizona Exemptions Summary

Only The State Exemptions are Allowed

Arizona Bankruptcy Exemptions	
Homestead	\$150,000
Engagement and wedding rings	\$1,000
Life insurance proceeds - Cash Surrender Value \$25,000 and Life Insurance proceeds of \$20,000	
Any person the age of eighteen years or over, married or single, who resides within this state and who does not exercise the homestead exemption may claim as a personal property homestead exempt from all process prepaid rent, including security deposits as provided in ARS 33-1321, subsection A, for the claimant's residence, not exceeding the lesser of one thousand dollars or one and one-half months' rent. (ARS 33-1126.)	
Household goods	\$4,000
Motor vehicle (\$10,000 if disabled)	\$5,000
food, fuel and provisions for the debtor's individual or family use for six months	
Tools of trade	\$2,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Homestead exemption from attachment, execution and forced sale, not exceeding one hundred fifty thousand dollars in value.

Wages - Disposable earnings of a debtor for any workweek which is subject to process may not exceed 25% of disposable earnings **Personal Property** - All wearing apparel not in excess of a fair market value of five hundred dollars

Arkansas Exemptions Summary

State Or Federal Exemptions Allowed

[Click Here for Federal Exemptions](#)

Arkansas Bankruptcy Exemptions	
Homestead	\$2,500
Wearing Apparel	
If a debtor is not married, he may select certain personal property, up to the sum of \$200, to be exempt from any process for the collection of a debt founded on a contract. The exemption amount is increased to \$500 if the debtor is married or the head of a family. (Ark. Const. Art. IX, Sec. 1 & 2.)	\$200
Life and disability insurance	\$1,000
IRA contributions made more than a year prior to bankruptcy	\$20,000
Motor vehicle	\$1,200
Tools of trade	\$750

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

The homestead of any resident shall not be subject to the lien of any judgment...except such as may be rendered for the purchase money or for specific liens, laborers' or mechanics' liens for improving the homestead, or for taxes, or against executors... for moneys due from them, in their fiduciary capacity.

Wages

The wages of all laborers and mechanics not exceeding their wages for sixty (60) days shall be exempt

Personal property

The personal property...not exceeding a value of five hundred dollars (\$500) in addition to such person's wearing apparel

California Exemptions Summary

Federal Exemptions Not Allowed

Exemptions updated to include changes effective April 1, 2007.

**California has 2 'systems' of bankruptcy exemptions.
You must choose one. Each has different exemption provisions.**

California Bankruptcy Exemptions - System # 1	
Real or personal Property you occupy including a mobile home, boat, stock cooperative, community apartment, planned development or condo to \$50,000.00 if single and not disabled; \$75,000.00 for families if no other member has a homestead; \$150,000 if age 65 or older, or physically or mentally disabled; \$100,000 if 55 or older, single and earn under \$15,000 or married and earn under \$20,000 and creditors seek to force the sale of your home; sale proceeds exempt for 6 months after received (husband and wife may not double the amount and may file a homestead declaration. D	\$50,000
Insurance: <ul style="list-style-type: none">• Disability or health benefits• Fraternal unemployment bonds• Life insurance proceeds or avails if clause prohibits proceeds from being used to pay beneficiary's creditors• Fidelity bonds• Homeowners' insurance proceeds for 6 months after received, to homestead exemption amount• Matured life insurance benefits needed for support• Unmatured life insurance policy loan value to \$10,775 husband and wife may double to \$21,550	

<p>Pensions</p> <ul style="list-style-type: none"> • County employees • County firefighters • County peace officers • Private retirement benefits, including IRA's and KEOGHS • Public employees • Public Retirement benefits 	
<p>Miscellaneous</p> <ul style="list-style-type: none"> • Property of business partnership • Business or professional license, except liquor licenses • Inmates' trust funds to \$1,350 (husband and wife may not double) 	
<p>Personal Property</p> <ul style="list-style-type: none"> • Appliances, furnishings, clothing and food needed • Bank deposits from Social Security Administration to \$2,700 (\$4,050 for husband and wife. Note on Social Security: <i>Bank accounts which receive direct deposits from Social Security are exempt without making a claim if they have \$2,700 or less (if one depositor is designated payee) or \$4,050 (if two or more depositors are designated payees). Balances over the designated amount are completely exempt as long as traceable to Social Security.</i> • Building materials to \$2,700 to repair or improve home (husband and wife may not double amount) • Burial Plot • Health aids • Jewelry, heirlooms and art to \$6,750 total (may not be doubled) • Motor vehicles to \$2,550 in auto insurance if vehicle(s) lost, damaged or destroyed (may not be doubled) • Personal injury causes of action 	

<ul style="list-style-type: none"> • Personal injury recoveries needed for support; if receiving installments at least 75% • Wrongful death causes of action Wrongful death recoveries needed for support; if receiving installments, at least 75% 	
<p>Public Benefits</p> <ul style="list-style-type: none"> • Aid to blind, aged, disabled, AFDC (Aid to Families with Dependant Children) • Financial Aid to Students • Relocation benefits • Union benefits due to labor dispute • Unemployment benefits Worker's Compensation 	
<p>Tools of Trade</p> <ul style="list-style-type: none"> • Tools, implements, materials, instruments, uniforms, books, furnishings, equipment, vessel, motor vehicle to \$6,750 total (Motor vehicle limited to \$4,850); to \$13,475 total (Motor vehicle limited to \$9,700) if used by both spouses in same occupation (cannot claim motor vehicle under both tools of trade exemption and motor vehicle exemption). 	
<p>Wages</p> <ul style="list-style-type: none"> • Public employees vacation credits; if receiving installments, at least 75% • 75% of wages paid within 30 days of filing for bankruptcy 	

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

California Bankruptcy Exemptions - System # 2

Homestead - Unused portion of homestead may be applied to any property. D	\$20,725
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<p>Insurance:</p> <ul style="list-style-type: none"> • Disability or health benefits • Life insurance proceeds or avails needed for support • Unmatured life insurance contract accrued avails to \$11,075 Unmatured life insurance policy other than credit 	
<p>Miscellaneous</p> <p>Alimony, child support needed for support</p>	
<p>Pensions</p> <p>ERISA qualified benefits needed for support</p>	
<p>Personal Property</p> <ul style="list-style-type: none"> • Animals, crops, appliances, furnishings, household goods, books, musical instruments and clothing to \$525 per item • Burial plot to \$20,725, in lieu of homestead • Health Aids • Jewelry to \$1,350 • Motor vehicle to \$3,300 • Personal injury recoveries to \$20,775 (not to include pain and suffering or pecuniary loss) Wrongful death recoveries needed for support 	
<p>Public Benefits</p> <ul style="list-style-type: none"> • Crime victims' compensation • Public Assistance • Social Security • Unemployment benefits Veterans' benefits 	
<p>Tools of Trade</p>	\$2,075
<p>Wild Card -</p> <ul style="list-style-type: none"> • \$1,100 of any property plus unused portion of homestead or burial exemption of any 	

property. Total wildcard = \$21,825	
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NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Colorado Exemptions Summary

Federal Exemptions Not Allowed

Colorado Bankruptcy Exemptions	
Homestead - Real property up to \$60,000; if a dependent, spouse, or owner is over 60 years of age and disabled, \$90,000. The proceeds of a sale are exempt after 2 years have passed since they were received.	
Farm machinery, tools, livestock	\$50,000
Household goods	\$3,000
Jewelry and watches	\$2,000
Cash surrender value of a life insurance policy	\$50,000
Equity in motor vehicle or a bicycle; (\$6,000 if elderly or disabled)	\$3,000
Personal books, family pictures	\$1,500
Professional library	\$3,000
Tools of trade	\$20,000
Wearing apparel	\$1,500

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Connecticut Exemptions Summary

State or Federal Exemptions Allowed

[Click Here for Federal Exemptions](#)

Connecticut Bankruptcy Exemptions

Homestead include necessary apparel, bedding, foodstuffs, household furniture and appliances; tools, books, instruments, farm animals and livestock feed, which are necessary to the debtor in the course of his or her occupation, profession or farming operation	\$75,000
Wedding and engagement rings	
Any interest of the debtor in any property	\$1,000
Motor vehicle	\$3,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Washington D.C. Exemptions Summary

District and Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Washington, DC Bankruptcy Exemptions

The District Of Columbia has no homestead law.	NIL
Wearing apparel provided for all persons within the household not exceeding \$300 per person in value	
Beds, bedding, household furniture and furnishings, sewing machines, radios, stoves, cooking utensils	\$425
Mechanic's tools (non head of family)	\$200
Family pictures and library	\$400
Library, office furniture, and implements of a professional man or artist	\$300
Automobile or motor-controlled vehicle not exceeding \$500 in value if used principally by the debtor in his trade or business	\$500
Motor vehicle	\$2,575
All family pictures; and all family library materials	\$400

Aggregate interest in any property	\$850
Tools of trade	\$1,625
Household furnishings, appliances, wearing apparel	\$8,625

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Delaware Exemptions Summary

Federal Exemptions Not Allowed

Delaware Bankruptcy Exemptions	
Homestead	\$50,000
Wildcard - Estate property	\$25,000
Clothing and jewelry	
Wild Card • \$500 of any personal property, if head of family	\$500
Vehicle necessary for employment	\$15,000
Tools of trade All tools/implements/fixtures necessary to carry on debtor's trade or business \$15,000. \$75 in New Castle and Sussex Counties; \$50 in Kent County	\$15,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Florida Exemptions Summary

Federal Exemptions Not Allowed

Florida Bankruptcy Exemptions	
Homestead	No limit
Certain personal property is allowed by law or by the State Constitution to be exempt from levy and sale, the	

debtor may claim such personal property to be exempt from sale by making, within 15 days after the date of the levy, an inventory of his or her personal property.	
Motor vehicle	\$1,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

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- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was an abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

Georgia Exemptions Summary

Federal Exemptions Not Allowed

Georgia Bankruptcy Exemptions

Homestead	\$10,000 (up to \$20,000 if married whether the spouse is filing or not)
Jewelry	\$500
Professional health aids	
Household furnishings and goods, wearing apparel, appliances, books, animals, crops, or musical instruments that are primarily for personal family or household use not to exceed \$300.00 in value in each item but not to exceed \$5,000.00 in aggregate value	\$5,000
Motor vehicle	\$3,500
Tools of trade	\$1,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Hawaii Exemptions Summary

State or Federal Exemptions Allowed

[Click Here for Federal Exemptions](#)

Hawaii Bankruptcy Exemptions	
Homestead - Up to value of \$30,000 for married debtor/head of household/debtor over 65	\$20,000
Jewelry and watches	\$1,000
Motor vehicle	\$2,575
Tools of trade • Needed for livelihood exempt (including one motor vehicle and one commercial fishing boat)	

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Idaho Exemptions Summary

Federal Exemptions Not Allowed

Idaho Bankruptcy Exemptions	
Homestead	\$100,000
Property that are subject to limited value may include furnishings and applicants, one firearm, wearing apparel, household pets, books, and musical instruments, family portraits and heirlooms, which are limited to a value not exceeding \$500.00 on any one item, or not to exceed an aggregate value of \$5,000.00;	\$5,000
Jewelry	\$1,000
One firearm	\$500
Wild Card	\$800
Motor vehicle	\$5,000
Tools of trade	\$1,500

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Illinois Exemptions Summary

Federal Exemptions Not Allowed

Illinois Bankruptcy Exemptions	
Homestead. If two or more individuals own property that is exempt as a homestead, the value of the exemption of each individual may not exceed his or her proportionate share of \$15,000 based upon the percentage of ownership.	\$15,000
Proceeds of sale of homestead	Up to one year
Wearing apparel, bible, school books, and family pictures of the debtor and dependents; equity interest in any other property	\$2,400
Personal injury awards	\$15,000

Professionally prescribed health aids; life insurance proceeds; social security benefits; veteran's benefits; disability, illness or unemployment benefits; alimony, retirement plan proceeds	
Motor vehicle	\$2,400
Tools of trade	\$1,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Indiana Exemptions Summary

Only State Exemptions are Allowed

Indiana Bankruptcy Exemptions	
Homestead	\$15,000
Some other exemptions may include other real or tangible personal property up to \$8,000	
intangible personal property up to \$300	
Professionally prescribed health aids, interest in retirement plan and medical care savings accounts. (Indiana Code 34-2-28-1.)	

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Iowa Exemptions Summary

Federal Exemptions Not Allowed

Iowa Bankruptcy Exemptions	
Homestead	No limit
Wearing apparel and receptacles, musical instruments, and household goods and furnishings	\$7,000
Books, bibles, pictures	\$1,000

Jewelery	\$2,000
Motor vehicle	\$7,000
Farm implements, livestock and feed	\$10,000
Tools of trade	\$10,000
Cash on hand, bank deposits or other personal prop. (wildcard)	\$1,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

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- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was a abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

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Kansas Exemptions Summary

Only The State Exemptions are Allowed

Kansas Bankruptcy Exemptions	
Homestead	No limit
Personal property that are necessary to sustain the basic needs of the judgment debtor and his family	
Jewelery	\$1,000
Motor vehicle	\$20,000
Tools of trade	\$7,500

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
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 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

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Kentucky Exemptions Summary

Federal or State Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Kentucky Bankruptcy Exemptions	
Homestead	\$5,000
Farmer: tools, equipment and livestock	\$3,000
Tools of trade, certain professionals (Others = \$300)	\$2,500
Household furniture, clothing and furnishings and ornaments	\$3,000
Motor vehicle	\$2,500
A general exemption not to exceed \$1,000.00 in value to be applied toward any property, real or personal, tangible or intangible, in his estate when he has filed for bankruptcy. (KRS 427.160.)	\$1,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Louisiana Exemptions Summary

Only The State Exemptions are Allowed

Louisiana Bankruptcy Exemptions	
Homestead	\$25,000
Certain property necessary to exercise a trade, calling or profession by which the debtor earns his livelihood	
One vehicle that is used to go to and from work	\$7,500
Clothing and certain prescribed household items, musical instruments, domestic stocks, household pets, and wedding or engagement rings	\$5,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Maine Exemptions Summary

Only State Exemptions are Allowed

Maine Bankruptcy Exemptions	
Homestead - \$70,000.00 if married. If the debtor or a dependent of the debtor is 60 years of age or older, or disabled the aggregate exempt value may be \$140,000.00 or \$70,000.00 for a single person.	\$35,000
clothing, household furniture and furnishings, musical instruments, etc., that are held primarily for the personal family or household use of the debtor or his dependent, with a value not to exceed \$200.00 in each item	
Jewelry	\$750
Health aids	
Motor vehicle	\$5,000
Tools of trade	\$5,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Maryland Exemptions Summary

Only The State Exemptions are Allowed

Maryland Bankruptcy Exemptions	
Real or personal property	\$5,000
Tools of trade, including wearing apparel, books, tools, instruments, or appliances	\$5,000
Household goods and furnishings, wearing apparel, books, animals kept as pets, and other household items	\$1,000
Wildcard - cash or property of any kind exempt, if within 30 days from the date of the attachment or the levy by the sheriff, the debtor elects to exempt cash or	\$6,000

selected items of property	
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NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Massachusetts Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Massachusetts Bankruptcy Exemptions	
Homestead	\$500,000*
Wearing apparel	
Bank account	\$500
Household goods	\$3,000
Tools of trade	\$500
Motor vehicle	\$700

* If the bankruptcy attorney claims a homestead exemption in debtor's principal residence, **IT MUST BE DECLARED BY DEED AND FILED BEFORE THE BANKRUPTCY IS FILED.**

NOTE: These are the major bankruptcy exemptions.
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Homesteads:

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Michigan Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Michigan Bankruptcy Exemptions	
Homestead - (if over 65 or disabled, up to \$51,650)	\$34,450
Wearing Apparel	
Household pets	\$575
Family pictures	
Household goods	\$3,450
Other personal property	\$750
Motor vehicle	\$2,775
Fuel for comfortable subsistence of each householder and his or her family for six months	
One computer and accessories	\$575
Crops, farm animals and feed	\$2,300
Tools of trade	\$2,300
An individual retirement account or individual retirement annuity as defined in section 408 of the Internal Revenue Code; and the right of the judgment debtor's interest in a pension, profit-sharing, stock bonus, or other plan that is qualified under section 401 of the Internal Revenue Code, or an annuity contract under section 403 of the Internal Revenue Code. (MSA 27a.6021.)	

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Minnesota Bankruptcy Exemptions - MN Bankruptcy Exemptions

The State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Minnesota Bankruptcy Exemptions	
Homestead (\$750,000 if agricultural)	\$300,000
Some of the personal property which may be exempt from seizure or sale may include: <ul style="list-style-type: none">• the debtor's family Bible, library, and musical instruments,• a seat or pew in any house or place of public worship,• a lot in any burial ground,• wearing apparel,• one watch,	
Household furniture	\$8,550
Life insurance, unmaturred	\$7,600
Farm machines and implements used in farming operations by a debtor engaged principally in farming, livestock, farm produce, and standing crops	\$13,000
Tools of trade (This and the previous exemption cannot exceed \$13,000)	\$10,000
Motor vehicle (If modified for the disabled, \$40,000)	\$4,000
Employee benefits	\$57,000
Retirement plans	\$57,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was an abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

Mississippi Bankruptcy Exemptions - MS Bankruptcy Exemptions

Only State Exemptions are Allowed

Mississippi Bankruptcy Exemptions	
Homestead	\$75,000
Tangible personal property including household goods (excluding art, antiques, electronic equipment other than 1 television, 1 radio, and jewelry other than wedding rings), clothing, motor vehicles, trade implements, health aids and/or cash is exempt.	\$10,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Missouri Bankruptcy Exemptions - MO Bankruptcy Exemptions

Only the State Exemptions are Allowed

Missouri Bankruptcy Exemptions	
Homestead	\$15,000
Household furnishings, household goods, wearing apparel, appliances, books, animals, crops or musical instruments that are held primarily the use of the debtor and his dependents	\$3,000
Jewelry	\$500
Wedding ring	\$1,500
Any mobile home used as the principal residence	\$5,000
Professional health aids for the debtor or his dependents	No limit
Motor vehicle	\$3,000
If the debtor is the head of a family, he may select and hold, exempt from execution, any other property, real, personal or mixed, or debts and wages, not	

exceeding in value the amount of \$850.00 plus \$250.00 for each of such person's unmarried dependent children under the age of eighteen years, except 10% of any debt, income, salary or wages due such head of a family. (Section 513.440.)	
Tools of Trade	\$3,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Montana Exemptions Summary

Only the State Exemptions are Allowed

Montana Bankruptcy Exemptions	
Homestead	\$250,000*
<ul style="list-style-type: none"> professionally prescribed health aids for the debtor or his dependent, federal social security or local public assistance, veterans' benefits, disability or illness benefits, benefits paid or payable for medical, surgical, or hospital care to the extent they are used or will be used to pay for the care, maintenance and child support, a burial plot, and social security legislation benefits. (MCA 25-13-608.) 	
Personal property which are exempt up to a limited value may include household furnishings and goods, appliances, jewelry, wearing apparel, books, firearms and other sporting goods, animals, feed, crops, and musical instruments to the extent of a value not exceeding \$600.00 in any item or \$4,500.00 in aggregate value	\$4,500
Motor vehicle	\$2,500
Tools of Trade	\$3,000

Must occupy at time of filing for bankruptcy, and must record a homestead declaration before filing.

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was a abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two

years before the filing.

Nebraska Exemptions Summary

Only the State Exemptions are Allowed

Nebraska Bankruptcy Exemptions

Homestead - Cannot exceed 2 lots in a city or 160 acres elsewhere. Sale proceeds are exempt for 6 months	\$60,000
The immediate personal possessions of the debtor and his family	
Wearing apparels, household furniture and furnishings	\$2,500
Books or tools of trade or automobile up to an aggregate fair market value of two thousand four hundred dollars (\$2,400.00).	\$2,400
Wild card - personal property, \$2,500.	\$2,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Nevada Bankruptcy Exemptions - NV Bankruptcy Exemptions

Only the State Exemptions are Allowed

Nevada Bankruptcy Exemptions	
Homestead	\$550,000
Private libraries	\$5,000
All family pictures and keepsake, necessary household goods and yard equipment	\$12,000
Farm trucks, farm stock, farm tools, farm equipment, supplies and seed	\$4,500
The cabin or dwelling of a miner or prospector, his cars, implements and appliances necessary for carrying on any mining operations and his mining claim actually worked by the debtor	\$4,500
Money, not to exceed \$500,000 in present value held in qualified retirement plans, employee pension plan or profit sharing plans	\$500,000
Motor vehicle	\$15,000
Any prosthesis or equipment prescribed by a physician or dentist	
Tools of trade	\$10,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was an abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

New Hampshire Exemptions Summary

Only the State Exemptions are Allowed

New Hampshire Bankruptcy Exemptions	
Homestead	\$100,000
<ul style="list-style-type: none">wearing apparel necessary for the use of the debtor and his family;comfortable beds, bedsteads and bedding necessary for the debtor, his wife and children	
Household furniture	\$3,500
Bibles, school books and library of any debtor, used by him or his family	\$800
<ul style="list-style-type: none">one hog and one pig, and the pork of the same when slaughtered; Six sheep and the fleeces of the same; one cow; a yoke of oxen or a horse, when required for farming or teaming purposes or other actual use; andhay not exceeding 4 tons;domestic fowls not exceeding \$300 in value	
the debtor's interest in any property, not to exceed \$1,000 in value, plus up to \$7,000 of any unused amount of the exemption provided under paragraphs III, VI, VIII, IX, XVI, and XVII of section 511:2.	\$750
Motor vehicle	\$4,000
Jewelry owned by the debtor or his family	\$500
Tools of trade	\$5,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

New Jersey Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

New Jersey Bankruptcy Exemptions	
The New Jersey Consolidated Statutes contains no provision for a homestead exemption.	Nil
Goods and chattels, shares of stock or interests in any corporation and personal property of every kind	\$1,000
Wearing apparel generally are reserved for a judgment debtor's family use	
Household goods and furniture	\$1,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

New Mexico Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

New Mexico Bankruptcy Exemptions	
Homestead	\$30,000
If the debtor does not own a homestead, he may claim exemptions, in addition to other exemptions, of real or personal property in the sum of \$2,000 in lieu of the homestead exemption.	\$2,000
Personal items	\$500
Jewelry	\$2,500
Clothing, furniture, books, medical-health equipment being used for the health of the person and not for his profession	
Motor vehicle D	\$4,000
Tools of trade D	\$1,500

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

New York Exemptions Summary

Only State Exemptions are Allowed

New York Bankruptcy Exemptions	
Homestead (\$100,000 per married couple)	\$50,000*
The family bible, family pictures, and school books used by the judgment debtor or in the family	\$5,000
Household pets	\$450
Wearing apparel, household furniture, one mechanical, gas or electric refrigerator, one radio receiver, one television set, crockery, tableware and cooking utensils necessary for the judgment debtor and the family	\$5,000
Wedding ring, a watch not exceeding thirty-five dollars in value	\$5,000
Motor vehicle	\$2,400
Tools of trade	\$5,000
All necessary food actually provided for the use of the judgment debtor or his family for sixty days	

* Cash for debtor not claiming homestead, \$2,500;

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list.

North Carolina Exemptions Summary

Only State Exemptions are Allowed

North Carolina Bankruptcy Exemptions	
Homestead (If your spouse also files chapter 7 the amount is double or \$37,000) In certain circumstances an unmarried debtor who is 65 years	\$18,500*

of age or older is entitled to retain an aggregate interest in the property not to exceed \$37,000	
Motor vehicle	\$3,500
Tools of trade	\$2,000
Household furnishings - household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for the personal, family, or household use up to \$5,000 for the debtor plus \$1,000 for each dependent, but not to exceed \$4,000 in total, for the dependents.	\$5,000
<ul style="list-style-type: none"> • Life insurance proceeds. • Professionally prescribed health aids. • Compensation for personal injury or for death , but such exemption is not exempt from claims for funeral, legal, medical, dental, hospital, and health care charges related to the accident or injury giving rise to the compensation. • Individual retirement accounts qualified under Section 408(a) of the Internal Revenue Code. • Individual retirement annuities qualified under Section 408(b) of the Internal Revenue Code, and • Accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code. 	

* Cash for debtor not claiming homestead, \$2,500;

NOTE: These are the major bankruptcy exemptions.

Check with your bankruptcy lawyer for a full exemptions list

North Dakota Exemptions Summary

Only State Exemptions are Allowed

North Dakota Bankruptcy Exemptions	
Homestead	\$80,000
Wearing Apparel	No limit

Provisions for the debtor and his family necessary for one year's supply, crops and grain not to exceed 160 acres of land	No limit
Family pictures	
House trailer or mobile home occupied as a residence by the debtor	
Judgment debtor may select from his other personal property, any goods, chattels, merchandise, money and other personal property not exceeding in aggregate value of \$5,000 if he is a head of the household (28-22-02, 28-22-03.), and \$2,500 if he is a single person	\$2,500
Motor vehicle	\$1,200
A resident of the State of North Dakota may further select, in lieu of the homestead exemption, up to \$7,500	\$7,500
Other specific alternative exemptions may include miscellaneous books and musical instruments not to exceed \$1,500 in value, household and kitchen furniture not to exceed \$1,000 in value, livestock and farm implements not to exceed \$4,500 in value, tools and implements of any mechanic and stock in trade not to exceed \$1,000 in value, and library and instruments of any profession not to exceed \$1,000 in value.	

* Cash for debtor not claiming homestead, \$2,500;

NOTE: These are the major bankruptcy exemptions.

Check with your bankruptcy lawyer for a full exemptions list.

Ohio Exemptions Summary

Only State Exemptions are Allowed

Ohio Bankruptcy Exemptions	
Homestead	\$20,200
Four hundred dollars (\$400.00) in cash	\$400

<ul style="list-style-type: none"> • If claiming homestead, household goods and furnishings maximum of \$200 each, total = \$1,500; • If not claiming homestead, household goods and furnishings maximum of \$200 each, total = \$2,000 	\$1,500
<ul style="list-style-type: none"> • Jewellery, if claiming homestead, \$1,500; • Jewellery, if not claiming homestead, \$2,000 	\$1,500
Wild card, personal property	\$525 in any particular item; \$10,775 in aggregate value
Motor vehicle	\$3,225
Tools of trade	\$2,025

* Cash for debtor not claiming homestead, \$2,500;

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list.

Oklahoma Exemptions Summary

Only State Exemptions are Allowed

Oklahoma Bankruptcy Exemptions	
Real property or manufactured home to unlimited value; property cannot exceed 1/4 acre. If property exceeds 1/4 acre, may claim \$10,000 on 1 acre in city, town or village, or 160 acres elsewhere (need not occupy homestead to claim it exempt as long as you don't acquire another)	\$10,000
Household and kitchen furniture held primarily for the personal, family or household use	
Wedding and anniversary rings	\$3,000

Implements of husbandry necessary to farm the homestead	\$10,000
Books, portraits and pictures that are held primarily for the personal, family or household use	
Wearing apparel	\$4,000
Motor vehicle	\$7,500
Professionally prescribed health aids	
5 milk cows and their calves under 6 months old; 100 chickens; 2 horses and 2 bridles and 2 saddles 10 hogs, 20 head of sheep; all provisions and forage on hand, or growing for home consumption, and for the use of exempt stock for one (1) year	
Tools of trade	\$5,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Oregon Exemptions Summary

Only State Exemptions are Allowed

Oregon Bankruptcy Exemptions	
\$25,000 in value for an individual and a combined exemption of \$33,000 if two or more members of a household are debtors whose interests in the homestead are subject to execution. The homestead must be the actual abode of and occupied by the owner or the owner's spouse, parent or child. (ORS 18.395.)	\$25,000
<ul style="list-style-type: none"> • Mobile home and lot in lieu of homestead, \$23,000;(\$33,000 if more than one owner owes the debt) (ORS 18.428.); • Mobile home without a lot in lieu of homestead, \$20,000; (\$27,000 if more than one owner owes the debt) (ORS 18.428.) 	\$20,000
Books, pictures and musical instruments	\$600

Wearing apparel, jewelry and other personal items to the value of \$1,800 for each spouse	\$1,800
Domestic animals and poultry kept for family use	\$1,000
Household goods, furniture, radios, a television set and utensils	\$3,000
Motor vehicle	\$1,700
Professionally prescribed health aids for the debtor or a dependent of the debtor	
Rifle or shotgun and one pistol	\$1,000
Tools of trade D	\$3,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Pennsylvania Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Pennsylvania Bankruptcy Exemptions	
The Pennsylvania Consolidated Statutes contains no provision for a homestead exemption.	Nil
<p>In general, a debtor may claim exemption of certain personal property from attachment or execution or forced sale for the payment of debts such as:</p> <ul style="list-style-type: none"> • wearing apparel, • bibles and school books, • sewing machines belonging to seamstresses or used and owned by private families, but not including sewing machines kept for sale or hire, and • uniforms and accouterments; • qualified retirement funds and accounts, • pension or annuity, • insurance proceeds, • social security benefits, and • workers' compensation benefits. (42 Pa.C.S. § 	


8124.)	
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NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Puerto Rico Bankruptcy Exemptions

(State or Federal Exemptions are Allowed)

[Click here to find out when exemptions were last updated](#)

 Please note the New Bankruptcy Laws taking effect on [April 20, 2005](#) and on [October 17, 2005](#).

[The Bankruptcy Courts, Addresses and Other Information are found at this link.](#)

[Click Here for Federal Exemptions](#)

Puerto Rico Exemptions

Bankruptcy Exemptions or Assets that can be kept in a Bankruptcy

In general, a debtor may claim exemption of his homestead and certain personal property from attachment and execution of a judgment, or in a bankruptcy proceeding.

- A judgment debtor is generally entitled to a homestead exemption of a property not exceeding the sum of \$15,000.00 in value, consisting of a parcel of land and the buildings thereon, in any farm, plantation or parcel of land owned, or lawfully possessed and occupied by him as his family residence. (T.31, s1851.)

In addition, a judgment debtor may claim exemption of personal property which may include:

- household furniture and furnishings up to a value of not exceeding \$200;
- wearing apparel, hanging pictures, oil paintings and drawings drawn or painted by his family members, family portraits,
- farming utensils or implements of husbandry of a farmer not exceeding in value the sum of \$200;
- certain number of domestic animals;
- water right not to exceed the amount of water used for the irrigation of lands actually cultivated by him;
- seed, grain or vegetables reserved on hand for the purpose of planting or sowing at any time within the ensuing 6 months but not exceeding in value the sum of \$200;
- tools or implements of a mechanic or artisan necessary to carry on his trade not exceeding in value the sum of \$300;
- a motor vehicle which is considered the working tool of the judgment debtor but not related to a debt incurred for the acquisition of the vehicle or incurred for the improvement or repair thereof, and up to a maximum value of \$6,000 if the debt is related to civil liability for damages caused to a third party by the said motor vehicle;
- the cabin or dwelling of a miner not exceeding in value the sum of \$200;
- life insurance proceeds on the life of the debtor;
- all arms, uniforms and accouterments required by law to be kept by the debtor;
- one gun;
- common iceboxes designed and commercially known for home use;

- home-use kitchens; wash machines for home use whose cash price does not exceed \$200;
- radio receiving sets with a value not exceeding the sum of \$100;
- Share in a homestead association, \$500;
- television set for home use with a value not exceeding the sum of \$250.

Rhode Island Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Rhode Island Bankruptcy Exemptions	
Homestead	\$200,000.
Wearing apparel of a debtor or of the debtor's family	
Working tools of a debtor necessary in the debtor's usual occupation, not exceeding in value the sum of \$1,200, and the professional library of any professional person in actual practice	\$1,200
Household furniture and family stores of a housekeeper in the whole, including beds and bedding	\$8,600
Jewelry	\$1,000
Motor vehicles D	\$10,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

South Carolina Exemptions Summary

Only State Exemptions are Allowed

South Carolina Bankruptcy Exemptions	
Homestead (A cap of \$100,000 per residence).	\$50,000
Cash and liquid assets in lieu of homestead	\$1,000
Household furnishings and goods clothing, appliances, books, animals, crops, musical instruments	\$2,500
Jewelry	\$500
Health aids	No limit
Motor vehicle D	\$1,200
Tools of trade D	\$750

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

South Dakota Exemptions Summary

Only State Exemptions are Allowed

South Dakota Bankruptcy Exemptions	
Homestead	\$30,000
Goods, chattels, merchandise, money or other personal property	\$4,000
Additional personal property or cash, Head of household = \$6,000, Single person = \$4,000	\$4,000
Miscellaneous books and musical instruments	\$200
Farm equipment	\$1,250
Domestic animals limited in numbers, and other tools of trades limited in value	

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Tennessee Exemptions Summary

Only State Exemptions are Allowed

Tennessee Bankruptcy Exemptions	
Homestead	\$5,000
Money and funds on deposit with a bank or other financial institution	\$4,000
A judgment debtor is entitled to an absolute exemption of all necessary and proper wearing apparel for the actual use of himself and family and the trunks or receptacles necessary to contain same and all family portraits and pictures, and the family Bible and school books.	
Tools of trade	\$1,900

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Texas Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Texas Bankruptcy Exemptions	
Homestead	No limit
Personal property of a debtor which may be exempt	\$30,000

from garnishment, attachment, execution or other seizure exclusive of liens, security interests, or other encumbrances. If it is provided for a family the limit is \$60,000	
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NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was a abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

Utah Exemptions Summary

Only State Exemptions are Allowed

Utah Bankruptcy Exemptions	
Homestead	\$20,000
Health aids reasonably necessary to enable the individual or a dependent to work or sustain health	No limit
One clothes washer and dryer, one refrigerator, one freezer, one stove, one microwave oven, one sewing machine, all carpets in use, provisions sufficient for 12 months actually provided for individual or family use, all wearing apparel , not including jewelry or furs, and all beds and bedding, works of art depicting the debtor or the debtor and his resident family, or produced by the debtor or the debtor and his resident family, except works of art held by the debtor as part of a trade or business.	
<ul style="list-style-type: none">• Sofas, chairs, and related furnishings reasonably necessary for one household up to an aggregate value of \$500.00;• dining and kitchen tables and chairs reasonably necessary for one household up to an aggregate value of \$500.00;• unmaturred life insurance, \$1,500;• animals, books, and musical instruments, if reasonably held for the personal use of the individual or his dependents up to an aggregate value of \$500.00; and• heirlooms or other items of particular sentimental value to the individual up to an aggregate value of \$500.00;	
Motor vehicle	\$2,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Vermont Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Vermont Bankruptcy Exemptions	
Homestead	\$75,000
Wedding ring, jewelry of the debtor or his dependent held primarily for the personal, family or household use	\$500
Household furnishings, goods or appliances, books, wearing apparel, animals, crops or musical instruments that are held primarily for the personal, family or household use of the debtor or his dependent	\$5,000
Growing crops	\$5,000
One cooking stove, appliances needed for heating, one refrigerator, one freezer, one water heater, sewing machines, ten cords of firewood, five tons of coals or 500 gallons of oil, 500 gallons of bottled gas, one cow, two goats, 10 sheep, 10 chickens, and feed sufficient to keep the cow, goats, sheep or chickens through one winter, three swarms of bees and their hives with their produce in honey, one yoke of oxen or steers or two horses kept and used for team work, two harnesses, two halters, two chains, one plow, and one ox yoke, bank account deposits not to exceed \$700.00 in value.	
Professionally prescribed health aids for the debtor or his dependent	No limit
Motor vehicle	\$2,500
Tools of trade	\$5,000

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Virginia Bankruptcy Exemptions - VA Bankruptcy Exemptions

Only State Exemptions are Allowed

Virginia Bankruptcy Exemptions

Homestead - <ul style="list-style-type: none"> • an additional \$500 in value for each dependent. (VA Code 34-4.) • Additional property for a disabled veteran, \$2,000. 	\$5,000*
Homestead allowance for surviving spouse	\$15,000
Wearing Apparel	\$1,000
Wedding and engagement rings, family portraits and heirlooms	\$5,000
Household furniture	\$5,000
Exempt property of decedent	\$15,000
Farmer's equipment	\$4,000
Motor vehicle	\$2,000
Court award or settlement proceeds from personal injury or wrongful death actions generally are also exempt. (VA Code 34-28.1.)	
Tools of trade	\$10,000

* unused homestead, \$5,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list

Washington Exemptions Summary

State or Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Washington Bankruptcy Exemptions

Homestead (*since July 2007)	\$125,000*
Wearing Apparel	\$1,000
Furs, jewelry, and personal ornaments for any individual, private libraries	\$1,500
Family pictures and keepsakes	\$1,500
Household goods, appliances, furniture, and home and yard equipment,	\$2,700
Other personal property	\$2,000
Motor vehicle	\$2,500
Cash or bank accounts	\$100
Two motor vehicles, farmer's equipment and tools	\$5,000
Professional library, office furniture, office equipment and supplies	\$5,000
Tools of trade	\$5,000

Some other personal property exemption may include:

- certain retirement plan benefits, insurance proceeds, public assistance and unemployment benefits. (RCW 6.15.010.)

In a bankruptcy proceeding, personal property exemptions may not be claimed by one spouse that is not a joint case or a joint administration of the estate with the bankruptcy estate of the other spouse where (a) bankruptcy is filed by both spouses within a six-month period, and (b) one spouse exempts property from property of the estate under the bankruptcy exemption provisions of 11 U.S.C. Sec. 522(d). (RCW 6.15.050(7).) **NOTE:** These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Homesteads:

- The exemption for a homestead is limited to \$125,000 if the property was acquired within the previous 1215 day (3.3 years). The cap is not applicable to any interest transferred from a debtor's previous principal residence (which was acquired prior to the beginning of such 1215-day period) ;
- The value of the state homestead exemption is reduced by any addition to the value brought about on account of a disposition of nonexempt property made by the debtor (made with the intent to hinder, delay, or defraud creditors) during the 10 years prior to the bankruptcy filing.
- An absolute \$125,000 homestead cap applies if either:
 - the court determines that the debtor has been convicted of a felony demonstrating that the filing of the case was a abuse of the provision of the Bankruptcy Code; or
 - the debtor owes a debt arising from a violation of federal or state securities laws, fiduciary fraud, racketeering, or crimes or intentional torts that caused serious bodily injury or death in the preceeding 5 years. **NOTE:** This limitation is inapplicable if the homestead property is "reasonably necessary for the support of the debtor and any dependent of the debtor."

The state you use for your exemptions is:

- The state you lived in for the 730 days (2 years) before filing; or
- If you did not live in a single state in the previous 2 years you use the state where you lived the majority of the 180 period preceding the 2 year period; or
- If the preceding renders you ineligible for any exemptions then the debtor is allowed to choose the federal exemptions.

Pension Plans exempt from seizure:

Employee contributions to ERISA qualified retirement plans, deferred compensation plans, tax-deferred annuities, and health insurance plans.

Education Funds exempt from seizure:

Funds placed in an educational retirement account or qualified State tuition programs at least 365 days prior to a bankruptcy filing, within the limits established by the Internal Revenue Code, and for the benefit of a child or grandchild of the debtor, are excluded from the debtor's estate, with a \$5,000 limit on funds contributed between one and two years before the filing.

West Virginia Exemptions Summary

Only State Exemption are Allowed

West Virginia Bankruptcy Exemptions	
The homestead of a debtor, his spouse, parent or other head of a household residing in the State of West Virginia, or the infant children of deceased or insane parents, is exempt up to the value of \$25,000.	\$25,000
Personal property	\$1,000
Household furnishings, goods, wearing apparel, appliances, books, animals, crops or musical instruments, that are held primarily for the personal, family or household use of the debtor or a dependent of the debtor not to exceed \$400 in value in any particular item and not to exceed \$8,000 in total value	\$8,000
Jewelry held primarily for personal, family or household use of the debtor or his dependent	\$1,000
Any property not to exceed \$800 in value plus any unused amount unused as a household exemption	\$800
Professionally prescribed health aids for the debtor or a dependent of the debtor	No limit
Motor vehicle	\$2,400
Tools of trade	\$1,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Wisconsin Exemptions Summary

State and Federal Exemptions are Allowed

[Click Here for Federal Exemptions](#)

Wisconsin Bankruptcy Exemptions	
Homestead	\$40,000
Consumer goods	\$5,000
Household furnishings	\$5,000
Motor vehicles not to exceed \$1,200.00 in aggregate value plus unused amount of household furnishings	\$1,200
Deposit accounts	\$1,000
Tools of trade	\$7,500

NOTE: These are the major bankruptcy exemptions. Check with your bankruptcy lawyer for a full exemptions list

Wyoming Exemptions Summary

Only State Exemptions are Allowed

Wyoming Bankruptcy Exemptions	
Homestead - The homestead may consist of a house and lot, a farm consisting of any number of acres, or a house trailer or other moveable home with a value not to exceed \$6,000 which is being used as the residence of the debtor	\$10,000
Wearing apparel, including wedding rings	\$1,000
Family bible, pictures and school books; a lot in any cemetery or burial ground; furniture, bedding, provisions and other household articles of any kind or character as the debtor may select	\$2,000
Library, instruments and implements of any professional person	\$2,000
Motor vehicle	\$2,400
Tools of trade D	\$2,000

NOTE: These are the major bankruptcy exemptions.
Check with your bankruptcy lawyer for a full exemptions list