

Federal Bankruptcy Exemptions

Property	Details	Amounts	Law
Homestead Exemption	Real Property, including house, co-op, condo, & mobile home or burial plot	\$23,675.00	11 USC 522 (d) (1)
motor vehicle	Limited to 1 motor vehicle	\$3,775.00	11 USC (d) (2)
household furnishings, household goods wearing apparel appliances books Animals Crops Musical	Must be held primarily for the personal, family or household use of debtor or dependent of the debtor	Aggregate value up to \$12,625.00 however no one item may be valued over \$600.00	11 USC (d) (3)
Jewelry	Must be held primarily for the personal, family or household use of debtor or dependent of the debtor	\$1,600.00	11 USC (d) (4)
Wildcard exemption	Debtor's aggregate interest in any property	\$1,250.00	11 USC ((d) (5))
Wildcard exemption	Any unused amount from the Homestead Exemption	Up to \$11,500.00	11 USC (d) (5)
Professional books tools of the trade	Must be for the debtor or dependent of debtor	\$2,400.00	11 USC (d) (6)
Life Insurance	Any unmaturred life insurance contract owned by the debtor, other than a credit life insurance contract. (Credit life insurance helps repay a loan on a policy if the policy holder should die before the loan is fully repaid.)	unlimited	11 USC (d) (7)
Life Insurance	Cash surrender value	\$12,250.00	11 USC (d) (8)
Health aids	Professionally prescribed health aids for the debtor or a dependent of the debtor	Unlimited	11 USC (d) (9)
A Social security benefits, unemployment compensation, or a local public assistance		Unlimited	11 USC (d) (10) (A)
A veterans' benefit		Unlimited	11 USC (d) (10) (B)
A disability, illness, or unemployment benefit		unlimited	11 USC (d) (10) (C)
Alimony, support, or separate maintenance		To the extent reasonably	11 USC (d) (10) (D)

