

Alabama State Bankruptcy Exemptions and Statutes. Quickly learn what property you can keep after filing chapter 7 bankruptcy.

**FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.
All law references are to Alabama Code.**

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	Real property or mobile home to \$5,000 ; property cannot exceed 160 acres (husband and wife may double)	6-10-2
	Must record homestead declaration before attempted sale of home	6-10-20
INSURANCE	Annuity proceeds or avails to \$250 per month	27-14-32
	Disability proceeds or avails to an average of \$250 per month	27-14-31
	Fraternal benefit society benefits	27-34-27
	Life insurance proceeds or avails if beneficiary is insured's spouse or child	6-10-8
	Life insurance proceeds or avails if beneficiary is wife of insured	27-14-29
	Life insurance proceeds or avails is clause prohibits proceeds from being used to pay beneficiary's creditors	27-15-26
	Mutual aid association benefits	27-30-25
MISCELLANEOUS	Property of business partnership	10-8-72 (b)(3)
PENSIONS	Judges (only payments being received)	12-18-10 (a), (b)
	Law enforcement officers	36-21-77
	State employees	36-27-28
	Teachers	16-25-33
PERSONAL PROPERTY	Books	6-10-6
	Burial Plots	6-10-5
	Church pew	6-10-5
	Clothing needed	6-10-6
	Family portraits or pictures	6-10-6
PUBLIC BENEFITS	Aid to blind, aged, disabled, AFDC	38-4-8
	Coal miner's pneumoconiosis benefits	25-5-179
	Crime victim's compensation	15-23-15(e)
	Southeast Asian War POW's benefits	31-7-2
	Unemployment compensation	24-4-140
	Workers' compensation	25-5-86(b)
TOOLS OF TRADE	Arms, uniforms, equipment that state military personnel are required to keep	31-2-78
WAGES	75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	6-10-7
WILD CARD	\$3,000 of any personal property, except life insurance (<i>In re Morris</i> , 30 B.R. 392 (N.D. Ala. 1983))	6-10-6