

ARIZONA STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE
All law references are to Arizona Revised Statutes unless otherwise noted.

NOTE: Doubling is permitted for noted exemptions by Arizona Revised Statutes § 33-1121.01.

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	Real property; an apartment or mobile home you occupy to \$100,000 ;	33-1101
	sale proceeds exempt 18 months after sale or until new home purchased, whichever occurs first (husband and wife may not double) Must record homestead declaration before attempted sale of home	33-1102
INSURANCE	Fraternal benefit society benefits	20-881
	Group life insurance policy or proceeds	20-1132
	Health, accident or disability benefits	33-1126(A)(3)
	Life insurance cash value to \$1,000 per dependent (\$25,000 total) (husband and wife may double)	33-1126 \ (A)(3)
	Life insurance cash value to \$2,000 per dependent (\$10,000 total)	20-1131(D)
	Life insurance proceeds to \$20,000 if beneficiary is spouse or child (husband and wife may double)	33-1126(A)(1)
MISCELLANEOUS	Minor child's earnings, unless debt is for child	33-1126(A)(2)
	Property of business partnership	29-225
PENSIONS	Board of regents members	15-1628(I)
	ERISA-qualified benefits deposited more than 120 days before filing bankruptcy	33-1126(B)
	<i>also see wages</i> IRAs	<i>In re Herrscher, 121 B.R. 29 (D. Ariz. 1990)</i>
	Firefighters	9-968
	Police officers	9-931
	Public safety personnel	38-850(C)
	Rangers	41-955
	State employees	38-762
PERSONAL PROPERTY <i>husband and wife may double all personal property exemptions</i>	2 beds and living room chair per person; 1 dresser, table, lamp, bedding per bed; kitchen table; dining room table and 4 chairs (1 more per person); living room carpet or rug; couch; 3 lamps; 3 coffee or end tables; pictures, paintings, drawings created by debtor; family portraits; refrigerator; stove; TV, radio or stereo; alarm clock; washer; dryer; vacuum cleaner to \$4,000 total	33-1123
	Bank deposit to \$150 in one account	33-1126(A)(8)
	Bible; bicycle; sewing machine; typewriter; burial plot; rifle, pistol or shotgun to \$500 total	33-1125
	Books to \$250 ; clothing to \$500 ; wedding and engagement rings to \$1,000 ; watch to \$100 ; pets, horses, milk cows and poultry to \$500 ;	
	musical instrument to \$250 ; prostheses, including wheelchair	33-1125
	Food and fuel to last 6 months	33-1124
	Motor vehicle to \$1,500 (\$4,000 , if disabled)	33-1125(8)
	Prepaid rent or security deposit to \$1,000 or 1-1/2 times your rent, whichever is less, in lieu of homestead	33-1126(D)
	Proceeds for sold or damaged exempt property	33-1126 (A)(5), (7)
PUBLIC BENEFITS	Unemployment compensation	23-783
	Welfare benefits	46-208
	Workers' compensation	23-1068
TOOLS OF TRADE	Arms, uniforms and accouterments you are required to keep	33-1130(3)
	Farm machinery, utensils, seed, instrument of husbandry, feed, grain and animals to \$2,500 total (husband and wife may double)	33-1130(2)
	Teaching aids of teacher	33-1127

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Tools, equipment, instruments and books (except vehicle driven to work) to **\$2,500**

33-1130(1)

WAGES

Minimum **75%** of earned but unpaid wages, pension payments; bankruptcy judge may authorize more for low-income debtors

33-1131

WILDCARD

NONE