

COLORADO STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All law references are to Colorado Revised Statutes.

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	Real property, mobile home or manufactured home (mobile or manufactured home if loan incurred after 1/1/83) you occupy to \$60,000 \$90,000 if disabled or 60 or older; sale proceeds exempt 1 year after received Spouse or child of deceased owner may claim homestead exemption	38-41-201, 38-41-201.6, 38-41-203, 38-41-207 38-41-204
INSURANCE	Disability benefits to \$200 per month; if receive lump sum, entire amount exempt	10-16-212
	Fraternal benefit society benefits	38-41-209
	Group life insurance policy or proceeds	10-7-205
	Homeowners' insurance proceeds for 1 year after received, to homestead exemption amount	38-41-209
	Life insurance avails to \$50,000	3-54-102(1)(l)
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	10-7-106
MISCELLANEOUS	Child support if recipient does not mix with other money or deposits into separate account for the benefit of the child	13-54-102.5
	Property of business partnership	7-60-125
PENSIONS	ERISA-qualified benefits, including IRAs	13-54-102(1)(s)
	Firefighters	31-30.5-208
	Police officers	31-31-203
	Public Employees	24-51-212
	Teachers	22-64-120
	Veterans	13-54-102(1)(h), 13-54-104
PERSONAL PROPERTY	1 burial plot per person	13-54-102(1)(d)
	Clothing to \$1,500	13-54-102(1)(a)
	Food and Fuel to \$600	13-54-102(1)(f)
	Health aids	13-54-102(1)(p)
	Household goods to \$3,000 total	13-54-102(1)(e)
	Jewelry and articles of adornment to \$2,000 total	13-54-102(1)(b)
	Motor vehicles used for work to \$6,000 ; to \$10,000 to get medical care, if elderly or disabled	13-54-102(j)(l), (ll)
	Personal injury recoveries, unless debt related to injury	13-54-102(1)(n)
	Pictures and books to \$1,500	13-54-102(1)(c)
	Proceeds for damaged exempt property	13-54-102(1)(m)
	Security deposit	13-54-102(1)(r)
PUBLIC BENEFITS	Aid to blind, aged, disabled, AFDC	26-2-131
	Crime victims' compensation	13-54-102(1)(q), 24-4.1-114
	Unemployment compensation	8-80-103
	Veterans' benefits for veteran, spouse or child if veteran served in war	13-54-102(1)(h)
	Workers' compensation	8-42-124
	Disabilty benefits to \$3,000	13-54-102(v)
TOOLS OF TRADE	Horses, mules, wagons, carts, machinery, harness and tools of farmer to \$50,000 total	13-54-102 (1)(g)
	Library of professional to \$3,000 or stock in trade, supplies, fixtures, machines, tools, maps, equipment and books to \$20,000 total	13-54-102 (1)(i), (k)
	Livestock and poultry of farmer to \$50,000	13-54-102 (1)(g)
WAGES	Minimum 75% of earned but unpaid wages, pension payments	13-54-104
WILDCARD	NONE	