

FEDERAL EXEMPTIONS APPLY TO THESE STATES

Arkansas, Connecticut, District of Columbia, Hawaii Massachusetts, Michigan, Minnesota, New Jersey New Mexico, Pennsylvania, Rhode Island, South Carolina Vermont, Washington, Wisconsin, Texas

Asset	Exemptions	Code Reference
HOMESTEAD	Real property, including co-op or mobile home, to \$20,200; unused portion of homestead to \$10,125 may be applied to any property	522 (d)(1)

Asset	Exemptions	Code Reference
INSURANCE	Disability, illness or unemployment benefits Life insurance payments for persons who depend on debtor, needed for support Life insurance policy with loan value, in accrued dividends or interest, to \$10,775 Unmatured life insurance contract, except credit insurance policy	522 (d) (10) (C) 522 (d) (11) (C) 522 (d) (8) 522 (d) (7)

Asset	Exemptions	Code Reference
MISC	Alimony, child support needed for support	522 (d) (10) (D)

Asset	Exemptions	Code Reference
PENSIONS	All types of retirement funds and accounts that tax-exempt under IRA section 401, 403, 408, 408A, 414, 457, or 501(a) IRAs & Roth IRAs limited to \$1,095,000 (excluding rollover contributions); limitation can be over ridden by judge	522 (d) (12) 522 (n)

Asset	Exemptions	Code Reference
PERSONAL PROPERTY	Animals, crops, clothing, appliances, books, furnishings, household goods, musical instruments to \$550 per item, \$10,775 total Health aids Jewelry to \$1,350 Lost earnings payments Motor vehicle to \$3,225 Personal injury recoveries to \$20,200 (not to include pain and suffering or pecuniary loss) Wrongful death recoveries for person debtor depended on	522 (d) (3) 522 (d) (9) 522 (d) (4) 522 (d) (11) (E) 522 (d) (2) 522 (d) (11) (D) 522 (d) (11) (B)

Asset	Exemptions	Code Reference
PUBLIC BENEFITS	Crime victims' compensation Public assistance Social Security Unemployment compensation Veterans' benefits	522 (d) (11) (A) 522 (d) (10) (A) 522 (d) (10) (A) 522 (d) (10) (A) 522 (d) (10) (A)

Asset	Exemptions	Code Reference
TOOLS OF TRADE	Implements, books & tools of trade to \$2,025	522 (d) (6)

Asset	Exemptions	Code Reference
WAGES	None	N/A

Asset	Exemptions	Code Reference
WILD CARD	\$1,075 of any property Up to \$10,250 of unused homestead exemption, for any property	522 (d) (5) 522 (d) (5)