

MASSACHUSETTS STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.
All law references are to Massachusetts General Laws Annotated.

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	Property you occupy to \$100,000 ; if over 65 or disabled, \$200,000 (joint owners may not double)	188.1, 188-1A
	Must record homestead declaration before filing bankruptcy	188-2
	Spouse or child of deceased owner may claim homestead exemption	188-4
	Property held as tenancy be the entirety may be exempt against non-necessity debts	209-1
INSURANCE	Disability benefits to \$400 per week	175-110A
	Fraternal benefit society benefits	176-22
	Group annuity policy or proceeds	175-132C
	Group life insurance policy	175-135
	Life or endowment policy, proceeds or cash value	175-125
	Life insurance annuity contract which says it's exempt	175-125
	Life insurance policy if beneficiary is married woman	175-126
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	175-119A
	Medical malpractice self-insurance	175F-15
MISCELLANEOUS	Property of business partnership	108A-25
PENSIONS	ERISA-qualified benefits	235-34A, 246-28
	Private retirement benefits	32-41
	Public employees	32-19
	Savings bank employees	168-41, 168-44
	<i>also see wages</i>	
PERSONAL PROPERTY	Bank deposits to \$125 ; food or cash for food to \$300	235-34
	Beds, bedding and heating unit; clothing needed	235-34
	Bibles and books to \$200 total; sewing machine to \$200	235-34
	Burial plots, tombs and church pew	235-34
	Cash for fuel, heat, water or light to \$75 per month	235-34
	Cash to \$200 per month for rent, in lieu of homestead	235-34
	Cooperative association shares to \$100	235-34
	2 cows, 12 sheep, 2 swine, 4 tons of hay	235-34
	Furniture to \$3,000 ; motor vehicle to \$750	235-34
	Moving expenses for eminent domain	79-6A
	Trust company, bank or credit union deposits to \$500	246-28A
	PUBLIC BENEFITS	AFDC
Aid to ages, disabled		235-34
Unemployment compensation		151A-36
Veterans' benefits		115-5
Workers' compensation		152-47
TOOLS OF TRADE	Arms, accouterments and uniforms you're required to keep	235-34
	Boats, fishing tackle and nets of fisherman to \$500	235-34
	Materials you designed and procured to \$500	235-34
	Tools, implements and fixtures to \$500 total	235-34
WAGES	Earned but unpaid wages to \$125 per week	246-28
WILD CARD	NONE	