

## NEW JERSEY STATE EXEMPTION STATUTES

Federal Bankruptcy Exemptions are available.  
All law references are to New Jersey Statutes Annotated.

ASSET	EXEMPTION	LAW PROVISION
Homestead	None	
Insurance	Annuity contract proceeds to \$500 per month	17B:24-7
	Disability or death benefits for military member	38A:4-8
	Disability, death, medical or hospital benefits for civil defense workers	App. A:9-57.6
	Fraternal benefit society benefits	17:44A-19
	Group life or health policy or proceeds	17B:24-9
	Health or disability benefits	17:18-12, 17B:24-8
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	17B:24-10
	Life insurance proceeds or avails if you're not the insured	17B:24-6b
Miscellaneous	Property of business partnership	42:1-25
Pensions	Alcohol beverage control officers	43:8A-20
	City boards of health employees	43:18-12
	Civil Defense workers	App. A:9-57.6
	County employees	43:10-57, 43:10-105
	ERISA-qualified benefits	43:13-9
	Firefighters, police officers, traffic officers	43:16-7, 43:16A-17
	Judges	43:6A-41
	Municipal employees	43:13-44
	Prison employees	43:7-13
	Public employees	43:15A-53
	School district employees	18A:66-116
	State police	53:5A-45
	Street & water department employees	43:19-17
	Teachers	18A:66-51
	Trust containing personal property created pursuant to federal law unless conveyance into trust done fraudulently or debt is for child support or alimony	25:2-1
Personal Property	Goods & chattels, personal property & stock or interest in corporations to \$1000 total	2A:17-19
	Burial plots	8A:5-10
	Clothing	2A:17-19
	Furniture & household goods to \$1000	2A:26-4
Public Benefits	Crime victims' compensation	52:4B-30
	Old -age, permanent disability assistance	44:7-35
	Unemployment compensation	43:21-53
	Worker's compensation	34:15-29
Tools of Trade	None	
Wages	90% of earned but unpaid wages if income under \$7500; if income over \$7500; judge decides amount that is exempt	2A:17-56
	Wages or allowances received by military personnel	38A:4-8
Wild Card	None	