

OHIO STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All law references are to Ohio Revised Code unless otherwise noted.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real or personal property used as residence to \$5000 Property held as tenancy by the entirety may be exempt against debts owed by only one spouse	2329.66(A) (1) (b) <i>In re Thomas</i> , 14 B.R. 423 (N.D. Ohio 1981)
Insurance	Benevolent society benefits to \$5000 Disability benefits to \$600 per month Fraternal benefit society benefits Group life insurance policy or proceeds Life, endowment or annuity contract avails for your spouse, child or dependent Life insurance proceeds for a spouse Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	2329.63, 2329.66(A) (6) (a) 2329.66(A) (6) (e), 3923.19 2329.66(A) (6) (d), 3921.18 2329.66(A) (6) (c), 3917.05 2329.66(A) (6) (b), 3911.10 3911.12 3911.14
Miscellaneous	Alimony, child support needed for support Property of business partnership	2329.66(A) (11) 1775.24, 2329.66(A) (14)
Pensions	ERISA-qualified benefits needed for support Firefighters, police officers Firefighters' police officers' death benefits IRAs needed for support Keoghs needed for support Public employees Public school employees State highway patrol employees Volunteer firefighters' dependents	2329.66(A) (10) (b) 742.47 2329.66(A) (10) (a) 2329.66(A) (10) (c) 2329.66(A) (10) (c) 145.56 3307.71, 3309.66 5505.22 146.13
Personal Property	Animals, crops, books, musical instruments, appliances, household goods, furnishings, hunting & fishing equipment & firearms to \$200 per item, \$1500 total (\$2000 if no homestead claimed) Beds, bedding & clothing to \$200 per item Burial plot Cash, money due within 90 days, bank & security deposits & tax refund to \$400 total (spouse without income can't exempt tax refund, <i>In re Smith</i> , 77 B.R. (N.D. Ohio 1987) Cooking unit & refrigerator to \$300 each Health aids Jewelry to \$200 per item (1 item may be to \$400) Lost future earnings needed for support, received during 12 months before filing Motor vehicle to \$1000 Personal injury recoveries to \$5000 (not to include pain & suffering), received during 12 months before filing Wrongful death recoveries for person debtor depended on, needed for support, received during 12 months before filing	2329.66(A) (4) (b), (d) 2329.66(A) (3) 517.09, 2329.66(A) (3) 517.09, 2329.66(A) (8) 2329.66(A) (3) 2329.66(A) (7) 239.66(A) (c), (d) 2329.66(A) (12) (d) 2329.66(A) (2) (b) 2329.66(A) (12) (c) 2329.66(A) (12) (b)
Public Benefits	Crime victim's compensation, received during 12 months before filing General assistance payments Tuition credit Unemployment compensation Vocational rehabilitation benefits Workers' compensation	2329.66(A) (12) (a), 2743.66 2329.66(A) (9) (e), 5113.03 2329.66(A) (16) 2329.66(A) (9) (c), 4141.32 2329.66(A) (9) (a), 3304.19 2329.66(A) (9) (b), 4123.67
Tools of Trade	Implements, books & tools of trade to \$750 Seal, official register of notary public	2329.66(A) (5) 2329.66(A) (15), 147.04
Wages	Minimum 75% of earned but unpaid wages due for 30 days; bankruptcy judge may authorize more for low-income debtors	2329.66(A) (13)
Wild Card	\$400 of any property	2329.66(A) (17)

Note: Jewelry must be counted toward the \$1500/\$2000 totals