

PENNSYLVANIA STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.

All law references are to Pennsylvania Consolidated Statutes Annotated unless otherwise noted.

| ASSET | EXEMPTION | LAW PROVISION |
|-------------------|---|--|
| Homestead | None, however, property held as tenancy by the entirety may be exempt against debts owed by only one spouse | Keystone Saving Ass'n v. Kitsock, 633 A. 2d 165 (Pa. Super. Ct. 1993) |
| Insurance | <p>Accident or disability benefits</p> <p>Fraternal benefit society benefits</p> <p>Group life policy or proceeds</p> <p>Insurance policy or annuity contract payments, where insured is the beneficiary, cash value or proceeds to \$100 per month</p> <p>Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors</p> <p>No-fault automobile insurance proceeds</p> | <p>42-8124(c) (7)</p> <p>Annotated Statute 40-1141-403;</p> <p>42-8124(c) (1), (8)</p> <p>42-8124(c) (5)</p> <p>42-8124(c) (3)</p> <p>42-8124(c) (6)</p> <p>42-8214(c) (4)</p> <p>42-8124(c) (9)</p> |
| Miscellaneous | Property of business partnership | 15-8341 |
| Pensions | <p>City employees</p> <p>County employees</p> <p>Municipal employees</p> <p>Police officers</p> <p>Private retirement benefits if clause prohibits proceeds from being used to pay beneficiary's creditors, to extent tax-deferred; exemption limited to \$15,000 per year deposited; no exemption for amount deposited within 1 year of filing</p> <p>Public school employees</p> <p>State employees</p> | <p>53-13445, 53-23572, 53-39383</p> <p>16-4716</p> <p>53-881.115</p> <p>53-764, 53-776, 53-23666</p> <p>42-8124(b)</p> <p>24-8533</p> <p>71-5953</p> |
| Personal Property | <p>Bibles, schoolbooks & sewing machines</p> <p>Clothing</p> <p>Tangible personal property at an international exhibit sponsored by U.S. government</p> <p>Uniform & accoutrements</p> | <p>42-8124(a) (2), (3)</p> <p>42-8124(a) (1)</p> <p>42-8125</p> <p>42-8124(a) (4)</p> |
| Public Benefits | <p>Crime victims' compensation</p> <p>Korean conflict veterans' benefits</p> <p>Unemployment compensation</p> <p>Veterans' benefits</p> <p>Workers' compensation</p> | <p>71-180-7.10</p> <p>51-20098</p> <p>42-8124(a) (10), 43-863</p> <p>51-20012</p> <p>42-8124(c) (2)</p> |
| Tools of Trade | None | |
| Wages | Earned but unpaid wages | 42-8127 |
| Wild Card | \$300 of any property | 42-8123 |