

RHODE ISLAND STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.

All law references are to General Laws of Rhode Island.

ASSET	EXEMPTION	LAW PROVISION
Homestead	None	
Insurance	Accident or sickness proceeds, avails or benefits	27-18-24
	Fraternal benefit society benefits	27-25-18
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	27-4-12
	Temporary disability insurance	28-41-32
Miscellaneous	Earnings of a minor child	9-26-4(9)
	Property of a business partnership	7-12-36
Pensions	ERISA-qualified benefits	9-26-4(11)
	Firefighters	9-26-5
	IRAs	9-26-4(12)
	Police officers	9-26-5
	Public employees	28-17-4
	State & municipal employees	36-10-34
Personal Property	Beds, bedding, furniture & family stores of a housekeeper, to \$1000 total	9-26-4(3)
	Bibles & books to \$300	9-26-4(4)
	Body of deceased person	9-26-3
	Burial plot	9-26-4(5)
	Clothing needed	9-26-4(1)
	Consumer cooperative association holdings to \$50	7-8-25
	Debt secured by promissory note or bill of exchange	9-26-4(7)
Public Benefits	Aid to blind, aged, disabled, AFDC, general assistance	40-6-14
	State disability benefits	28-41-32
	Unemployment compensation	28-44-58
	Veterans' disability or survivors' death benefits	30-7-9
	Workers' compensation	28-33-27
Tools of Trade	Library of professional in practice	9-26-4(2)
	Working tools to \$500	9-26-4(2)
Wages	Earned but unpaid wages to \$50	9-26-4(8) (C)
	Earned but unpaid wages due military member on active duty	30-7-9
	Earned but unpaid wages due seaman	9-26-4(6)
	Earned but unpaid wages if received welfare during year before filing bankruptcy	9-26-4(8) (B)
	Wages of spouse	9-26-4(9)
	Wages paid by charitable organization to the poor	9-26-4(8) (A)
Wild Card	None	