

WISCONSIN STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.

All law references are to Wisconsin Statutes Annotated.

ASSET EXEMPTION	LAW PROVISION
Homestead	Property you occupy or intend to occupy to \$75,000; sale proceeds exempt for 2 years from sale if you plan to obtain another home (husband and wife may not double) 815.20
Insurance Federal	disability insurance 815.18(3) (ds) Fire proceeds for destroyed exempt property for 2 years from receiving 815.18(3) (e) Fraternal benefit society benefits 614.96 Life insurance policy or proceeds to \$5000, if beneficiary is a married woman 766.09 Life insurance proceeds held in trust by insurer, if clause prohibits proceeds from being used to pay beneficiary's creditors 632.42 Life insurance proceeds if beneficiary was dependent of insured, needed for support 815.18(3) (l) (a) Unmatured life insurance contract, except credit insurance contract, owned by debtor & insuring debtor, dependent of debtor or someone debtor is dependent on 815.18(3) (f) Unmatured life insurance contract's accrued dividends, interest or loan value (to \$4000 total in all contracts), if debtor owns contract & insured is debtor, dependent of debtor or someone debtor is dependent on 815.18(3) (f)
Miscellaneous	Alimony, child support needed for support 815.18(3) (c) Property of business partnership 178.21 (3)(c)
Pensions	Certain municipal employees 62.63(4) Firefighters, police officers who worked in city with population over 100,000 815.18(3) (ef) 815.18(3) (n) Military pensions 815.18(3) (j) Private or public retirement benefits 40.08(1) Public employees
Personal Property	Burial provisions 815.18(3) (a) Deposit accounts to \$5,000 815.18(3) (k) Household goods and furnishings, clothing, keepsakes, jewelry, appliances, books, musical instruments, firearms, sporting goods, animals and other tangible property held for personal, family or household use to \$12,000 total 815.18(3) (d) Lost future earnings recoveries, needed for support 815.18(3) (l) (d) Motor vehicles to \$4,000 815.18(3) (g) Personal injury recoveries to \$50,000 815.18(3) (l) (c) Tenant's lease or stock interest in housing co-op, to homestead amount 182.004(6) Wages used to purchase savings bonds 20.921(1) (e) Wrongful death recoveries, needed for support 815.18(3) (l) (b)
Public Benefits	Crime victims' compensation 949.07 Social Service payments 49.96 Unemployment compensation 108.13 Veterans benefits 45.35(8) (b) Workers' compensation 102.27
Tools of Trade	Equipment, inventory, farm products, books and tools of trade to \$15,00 total 815.18(3) (b)
Wages	75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors 815.18(3) (h)
Wild Card	None