

Best Case Bankruptcy Federal 11 U.S.C. 522 Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
11 U.S.C. § 522(b)(3)(B)	Tenancy by the entirety - may not be allowed in some states Less Common: A	
11 U.S.C. § 522(d)(1)	Real property (\$10,125 may be applied to personal property if not used for homestead--§ 522(d)(5)) Applies to: A	20,200 40,400
11 U.S.C. § 522(d)(2)	Motor vehicle Applies to: 25	3,225 6,450
11 U.S.C. § 522(d)(3)	Household goods and furnishings Applies to: 4	10,775 21,550
11 U.S.C. § 522(d)(4)	Jewelry Applies to: 7	1,350 2,700
11 U.S.C. § 522(d)(5)	Wildcard exemption (aggregate interest in any property, not to exceed \$1,075 plus up to \$10,125 of unused amount of homestead exemption) Applies to: A 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 22 23 25 26 27 28 29 30 31 32 33 34 35	11,200 22,400
11 U.S.C. § 522(d)(6)	Tools of trade - books and equipment Applies to: 5 29	2,025 4,050
11 U.S.C. § 522(d)(7)	Life insurance policy - unmaturred Less Common: 9 20	
11 U.S.C. § 522(d)(8)	Life insurance policy with loan value Less Common: 9 20	10,775 21,550
11 U.S.C. § 522(d)(9)	Health aids Less Common: 35	
11 U.S.C. § 522(d)(10)(A)	Govt. benefits: Soc. Sec., Unemployment, Pub. Assistance Less Common: 35	
11 U.S.C. § 522(d)(10)(B)	Veterans' benefits Less Common: 35	
11 U.S.C. § 522(d)(10)(C)	Disability, illness or unemployment benefits Less Common: 35	
11 U.S.C. § 522(d)(10)(D)	Alimony and child support Applies to: 17	
11 U.S.C. § 522(d)(10)(E)	Pensions Applies to: 12	
11 U.S.C. § 522(d)(11)(A)	Crime victims' compensation Applies to: 21 Less Common: 35	
11 U.S.C. § 522(d)(11)(B)	Wrongful death payments Applies to: 21 Less Common: 35	
11 U.S.C. § 522(d)(11)(C)	Life insurance payments needed for support Applies to: 20 Less Common: 9	
11 U.S.C. § 522(d)(11)(D)	Personal injury compensation payments Applies to: 21 Less Common: 35	20,200 40,400
11 U.S.C. § 522(d)(11)(E)	Lost earnings compensation payments Less Common: 35	
11 U.S.C. § 522(d)(12)	Certain retirements accounts defined by the Internal Revenue Code Applies to: 12	

Best Case Bankruptcy Washington Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
Wash. Rev. Code §§ 2.10.180, 2.12.090	Retirement benefits - Judges Less Common: 12	
Wash. Rev. Code §§ 6.13.010, 6.13.020, 6.13.030	Homestead (lesser of net value of lands, manufactured homes, mobile home, improvements & personal property, or \$125,000 (\$15,000 for personal property)) Applies to: A	125,000 125,000
Wash. Rev. Code § 6.13.070	Proceeds of sale of homestead or insurance covering damage-to amount homestead is exempt Less Common: A 9	
Wash. Rev. Code § 6.15.010(1)	Wearing apparel-not to exceed \$1,000 in furs, jewelry, personal ornaments per individual Applies to: 6 7	
Wash. Rev. Code § 6.15.010(2)	Private library; family pictures & keepsakes Applies to: 5	1,500 3,000
Wash. Rev. Code § 6.15.010(3)(a)	Household goods, furnishings, provisions Applies to: 4	2,700 5,400
Wash. Rev. Code § 6.15.010(3)(b)	Other personal property (except earnings); not more than \$200 in cash; not more than \$200 in bank account Applies to: 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 22 23 25 26 27 28 29 30 31 32 33 34 35	2,000 2,000
Wash. Rev. Code § 6.15.010(3)(c)	Motor vehicle for each individual; 2 motor vehicles as community property of spouses (1) Applies to: 25	2,500 5,000
Wash. Rev. Code § 6.15.010(3)(d)	Child Support Applies to: 17	
Wash. Rev. Code § 6.15.010(3)(e)	Professionally prescribed health aids Less Common: 35	
Wash. Rev. Code § 6.15.010(3)(f)	Personal bodily injury payments - not to exceed \$16,150; or payment for loss of future earnings to the extent reasonably necessary Applies to: 21	
Wash. Rev. Code § 6.15.010(4)(a)	Farmer: farm stock, trucks, tools, seeds and supplies Applies to: 33 34 Less Common: 25	5,000 5,000
Wash. Rev. Code § 6.15.010(4)(b)	Professional: library, furnishings, tools, supplies of professional Applies to: 28 29 Less Common: 5	5,000 5,000
Wash. Rev. Code § 6.15.010(4)(c)	Not farmer or professional: tools of trade Applies to: 29	5,000 5,000
Wash. Rev. Code § 6.15.010(5)	Tuition units under chapter 28B.95 RCW, purchased more than 2 yrs prior to filing Applies to: 11	
Wash. Rev. Code § 6.15.020(1)	Annuities Applies to: 10	
Wash. Rev. Code § 6.15.020(2)	Federal pension benefits-exempt except child support Less Common: 12	
Wash. Rev. Code § 6.15.020(3)	Retirement, disability benefits-exempt except alimony, child support Applies to: 12 Less Common: 35	
Wash. Rev. Code § 6.15.030	Fire insurance proceeds from exempt property Less Common: 9	
Wash. Rev. Code §§ 6.15.040 and 26.16.200	Separate property of spouse-certain circumstances Less Common: 35	

Best Case Bankruptcy Washington Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
Wash. Rev. Code § 6.27.150	Wages, salary, or other compensation for personal services Applies to: 35 Less Common: 2	
Wash. Rev. Code § 6.32.250	Income or proceeds from trust Applies to: 19	
Wash. Rev. Code §§ 7.68.070(10), 51.32.040	Crime victim's compensation Applies to: 21	
Wash. Rev. Code § 11.92.060	Property of incompetent held by guardian Less Common: 35	
Wash. Rev. Code § 25.04.250	Specific partnership property Applies to: 14	
Wash. Rev. Code § 38.40.150	Uniforms, firearms Applies to: 8 Less Common: 6	
Wash. Rev. Code §§ 41.26.053, 41.20.180, 41.24.240, 43.43.310	Retirement - police and fire Less Common: 12	
Wash. Rev. Code §§ 41.32.590, 41.32.052, 41.32.055	Retirement benefits - teachers Less Common: 12	
Wash. Rev. Code §§ 41.40.380, 41.40.052	Retirement benefits - state employees Less Common: 12	
Wash. Rev. Code §§ 41.44.240, 41.28.200	Retirement benefits - city employees Less Common: 12	
Wash. Rev. Code § 48.18.400	Disability benefits Less Common: 35	
Wash. Rev. Code § 48.18.410	Life insurance proceeds Applies to: 9 20	
Wash. Rev. Code § 48.18.420	Life insurance proceeds - Group Applies to: 9 20	
Wash. Rev. Code § 48.18.430	Annuity contract benefits: \$2,500/month Applies to: 10	
Wash. Rev. Code § 48.36A.180	Fraternal Benefit Society benefits Less Common: 35	
Wash. Rev. Code § 50.40.020	Unemployment compensation Less Common: 35	
Wash. Rev. Code § 51.32.040	Worker's compensation under industrial insurance law Less Common: 9 21	
Wash. Rev. Code § 60.04.150	Building materials used to improve property subject to lien from 60.04 RCW Less Common: 35	
Wash. Rev. Code §§ 68.20.120, 68.24.220	Burial grounds sold by nonprofit cemetery assns. Less Common: A	
Wash. Rev. Code § 72.65.060	Earnings from work release Less Common: 2 35	
Wash. Rev. Code §§ 74.04.280, 74.08.210	Public assistance Less Common: 35	
Wash. Rev. Code § 74.13.070	Funds of children placed with child welfare services Less Common: 35	