

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

Statute	Description / Property Types	Individual/Joint Limit
11 U.S.C. § 522(d)(1)	Real property or personal property used as residence. Applies to: A	21,625 43,250
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)(2)	Motor vehicle Applies to: 25	3,450 6,900
11 U.S.C. § 522(d)(3)	Household goods and furnishings Applies to: 4	11,525 23,050
11 U.S.C. § 522(d)(4)	Jewelry Applies to: 7	1,450 2,900
11 U.S.C. § 522(d)(5)	Wildcard exemption (aggregate interest in any property, not to exceed \$1,150 plus up to \$10,825 of unused amount of residency exemption provided under §522(d)(1)) 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	11,975 23,950
11 U.S.C. § 522(d)(6)	Tools of trade - books and equipment Applies to: 5 29	2,175 4,350
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	11,525 23,050
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	21,625 43,250
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 Federal Non-Bankruptcy 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	
11 U.S.C. § 522(b)(3)(C)	~Certain retirement accounts defined by the Internal Revenue Code	
5 U.S.C.A. § 8130	~Federal civil service disability and death benefits	
5 U.S.C.A. § 8346(a)	~Pension - Civil service employees	
7 U.S.C.A. § 1509	~Crop insurance proceeds	
10 U.S.C.A. § 1035(d)	~Military deposits in savings accts while on duty outside U.S.	
10 U.S.C.A. §§, 1440, 1450(i)	~Military Survivor Benefit Plan annuities	
15 U.S.C.A. § 1673	~75% of earned but unpaid wages	
20 U.S.C. § 1095a(d)	~Student loan, grant, or work assistance proceeds Applies to: 35	
22 U.S.C.A. § 4060	~Foreign service employees' annuities and severance pay benefits	
25 U.S.C.A. § 410	~Money accruing from lease/sale of lands held in trust for Indian	
28 U.S.C.A. § 376(n)	~Survivor's benefits - Judges, U.S. Court Directors, etc.	
29 U.S.C.A. § 1056(d)	~ERISA benefits	
31 U.S.C.A. § 776	~Annuities payable for service in the General Accounting Office	
33 U.S.C.A. § 775, 916	~Pension, death and disability - harbor, lighthouse, longshore benefits	
38 U.S.C.A. § 1562(c)	~Medal of Honor Exemption - special pensions for persons on Army, Navy, Air Force or Coast Guard Medal of Honor	
38 U.S.C.A. §§ 3101(a) and 1970(g), 42 U.S.C. § 1717	~Veterans' benefits, group life insurance, war compensation	
38 U.S.C.A. § 5301(a)	~Veterans' Benefits	
42 U.S.C.A. § 407	~Pension - Social Security	
42 U.S.C.A. § 1701, et. seq.	~Compensation for war injury	
42 U.S.C.A. § 3796	~Public safety officers' death benefits	
43 U.S.C.A. § 175	~Federal Homestead Lands, on Debts Contracted Before the Issuance of the Patent	
45 U.S.C.A. § 231m	~Railroad Retirement Annuities and Pensions	
45 U.S.C.A. § 352(e)	~Railroad unemployment insurance	
46 U.S.C.A. § 11110	~Seamens' clothes	
46 U.S.C.A. § 11109(a)	~Seamens' wages - exempt except for support	
50 U.S.C.A. § 403	~Pension - CIA employees	
44 C.F.R. § 206.110(g)	~FEMA Benefits exempt from garnishment	