



NO FRESH START 2020

WILL STATES LET DEBT COLLECTORS PUSH FAMILIES INTO POVERTY IN THE WAKE OF A PANDEMIC?

APPENDIX D PROTECTION OF FAMILY BANK ACCOUNTS

**NCLC’s *Model Family Financial Protection Act Recommendation:*
\$10,000 in a bank account**

STATE	AMOUNT OF PROTECTION
“A” States Protect \$3,000 or More in a Bank Account	
Delaware	Prohibits garnishment of bank accounts
Nevada	\$10,400 (amount includes a \$10,000 wildcard*)
New York	\$2,664 to \$3,600 (depends on applicable minimum wage)
North Dakota	\$3,000 (uses \$3,000 of a \$17,500 wildcard,* \$10,000 of which is available only if debtor does not claim a homestead exemption)
South Carolina	\$6,325
Wisconsin	\$5,000
“B” States Protect Between \$2,000 and \$2,999 in a Bank Account	
Alaska	\$2,970 is protected if a person who is supporting a family does not receive weekly, biweekly, or monthly earnings
Massachusetts	\$2,500
“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages	
Alabama	\$1,000 (uses \$1,000 of two wildcards* totaling \$8,750)
California	Wages remain exempt after deposit; in addition, California has a self-executing protection for \$1,788.
Colorado	Wages remain exempt after deposit
Connecticut	The first \$1,000 in the account is exempt if identifiable electronic deposits of wages or certain exempt benefits were made within preceding 60 days.
District of Columbia	\$1,000 (uses \$1,000 of \$8,925 in wildcards,* all but \$850 of which is available only if debtor does not claim a homestead exemption)
Florida	\$1,000 (uses \$1,000 of \$5,000 in wildcards,* \$4,000 of which is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Idaho	Wages remain exempt after deposit
Illinois	\$1,000 (uses \$1,000 of a \$4,000 wildcard*)
Iowa	Wages remain exempt after deposit
Maryland	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
Minnesota	Wages remain exempt after deposit
Mississippi	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)

STATE	AMOUNT OF PROTECTION
“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages (continued)	
Montana	Wages remain exempt after deposit
Nebraska	\$1,000 (uses \$1,000 of a \$5,000 wildcard*), plus wages remain exempt after deposit
New Hampshire	\$1,000 (uses a wildcard* that ranges from \$1,000 to \$8,000 depending on what other exemptions debtor takes)
New Mexico	\$1,000 (uses \$1,000 of a \$6,000 wildcard,* \$5,000 of which is available only if debtor does not claim a homestead exemption)
North Carolina	\$1,000 (uses \$1,000 of a \$5,000 wildcard* that is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Oklahoma	Wages remain exempt after deposit
Oregon	Wages remain exempt after deposit; \$400 wildcard* may also be used
Puerto Rico	Wages remain exempt after deposit
South Dakota	\$1,000 (uses \$1,000 of a \$7,000 wildcard*)
Tennessee	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Virginia	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
Washington	\$1,000 (uses \$1,000 of a \$3,000 wildcard,* \$2,000 of which can be used to protect a bank account if the debt is a consumer debt)
West Virginia	\$1,100
“D” States Protect Between \$300 and \$999 in a Bank Account	
Arizona	\$300
Indiana	\$350
Ohio	\$500
Vermont	\$700
“F” States Protect Less than \$300 in a Bank Account	
Arkansas	No protection
Georgia	No protection
Hawaii	No protection
Kansas	No protection
Kentucky	No protection
Louisiana	No protection
Maine	No protection
Michigan	No protection
Missouri	No protection
New Jersey	No protection
Pennsylvania	No protection
Rhode Island	No protection
Texas	No protection
Utah	No protection

STATE	AMOUNT OF PROTECTION
“F” States Protect Less than \$300 in a Bank Account (continued)	
Virgin Islands	No protection
Wyoming	No protection

*This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, and then the remainder to protect up to \$3,000 in a bank account if the state does not provide an earmarked exemption for a bank account.

In some states, the wildcard exemption is also the only exemption available to protect a home. See [Appx. G](#) for state-by-state information about whether and how we applied available wildcards to bank accounts.