

NO FRESH START IN 2019

HOW STATES STILL ALLOW DEBT COLLECTORS TO PUSH FAMILIES INTO POVERTY

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APPENDIX D

PROTECTION OF FAMILY BANK ACCOUNT

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	\$10,000 (through use of a wildcard*)
New York	\$2,664 to \$3,600 (depends on applicable minimum wage)
North Dakota	\$3,000
South Carolina	\$6,100
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 (through use of a wildcard*)
California	Wages remain exempt after deposit. Once a law enacted in October 2019 takes effect, California will also provide a self-executing protection of \$1,724.
Colorado	Wages remain exempt after deposit
Connecticut	If identifiable electronic deposits of wages or certain exempt benefits were made with preceding 60 days, the first \$1000 in the account is exempt.
District of Columbia	\$1,000 (through use of a wildcard*)
Florida	\$1,000 (through use of a wildcard*), plus wages remain exempt after deposit
Idaho	Wages remain exempt after deposit
Illinois	\$1,000 (through use of a wildcard*)
Iowa	Wages remain exempt after deposit
Maryland	\$1,000 (through use of a wildcard*)
Minnesota	Wages remain exempt after deposit
Mississippi	\$1,000 (through use of a wildcard*)
Montana	Wages remain exempt after deposit

STATE	AMOUNT OF PROTECTION
“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages (continued)	
Nebraska	\$1,000 (through use of a wildcard*), plus wages remain exempt after deposit
New Hampshire	\$1,000 (through use of a wildcard*)
New Mexico	\$1,000 (through use of a wildcard*)
North Carolina	\$1,000 (through use of a wildcard*), plus wages remain exempt after deposit
Oklahoma	Wages remain exempt after deposit
Oregon	Wages remain exempt after deposit
Puerto Rico	\$400 earmarked protection, plus wages remain exempt after deposit
South Dakota	\$1,000 (through use of a wildcard*)
Tennessee	\$1,000 (through use of a wildcard*)
Virginia	\$1,000 (through use of a wildcard*)
Washington	\$1,000 (through use of a wildcard*)
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
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.