

ARIZONA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$861	Ariz. Rev. Stat. Ann. §§ 12-1598.10(F), 33-1131	State protects 60 times the applicable minimum wage (federal, state, or local, whichever is highest), or 90% of wages. The protection may be increased to 95% of wages in case of "extreme economic hardship" to debtor or family.	B
A home worth...	\$414,700	Ariz. Rev. Stat. Ann. § 33-1101	This is 101% of the median home value in the state.	A
A car worth...	\$15,600 (\$26,000 if disabled)	Ariz. Rev. Stat. Ann. § 33-1125	Earmarked exemption.	B
A bank account worth...	\$5,200	Ariz. Rev. Stat. Ann. § 33-1126	Earmarked exemption.	B
Household goods worth...	\$15,600	Ariz. Rev. Stat. Ann. § 33-1123	Earmarked exemption.	C

**A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.