

Table 3: Protection of the Family Car

NCLC's [Model Family Financial Protection Act](#) Recommendation: **\$15,000 car (\$25,000 if adapted for disability), plus \$10,000 wildcard**

STATE	AMOUNT OF PROTECTION
"A" States that Protect a Car Worth \$20,000 or More	
Kansas	\$20,000
New Mexico	\$20,000 (amount includes a wildcard*)
North Dakota	\$20,000 (amount includes a wildcard*)
Puerto Rico	No cap if car is "considered the working tool of its owner"
Texas	\$20,000 (amount includes a wildcard*)
"B" States that Protect a Car Worth Between \$15,000 and \$19,999	
Arizona	\$16,000
Colorado	\$15,000
Nevada	\$15,000
New Hampshire	\$15,000 (amount includes a wildcard*)
South Carolina	\$15,200 (amount includes a wildcard*)
Virginia	\$15,000 (amount includes a wildcard*)
Washington	\$15,000
"C" States that Protect a Car Worth Between \$10,000 and \$14,999	
District of Columbia	\$10,500 (amount includes a wildcard*)
Idaho	\$11,500 (amount includes a wildcard*)
Indiana	\$11,100 (amount includes a wildcard*)
Maine	\$12,400 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
Massachusetts	\$13,500 (amount includes a wildcard*)
Minnesota	\$10,000
Nebraska	\$10,940 (amount includes a wildcard*)
Oregon	\$10,000
Rhode Island	\$12,000
"D" States that Protect a Car Worth Between \$5,000 and \$9,999	
Alabama	\$9,400 (amount includes a wildcard*)
California	\$8,625
Connecticut	\$8,000 (amount includes a wildcard*)
Florida	\$9,000 (amount includes a wildcard*)
Illinois	\$6,600 (amount includes a wildcard*)
Iowa	\$8,000 (amount includes a wildcard*)
Louisiana	\$7,500
Maryland	\$6,000 (amount includes a wildcard*)
Mississippi	\$9,000 (amount includes a wildcard*)
Missouri	\$5,500 (amount includes a wildcard*)
New York	\$6,825 (amount includes a wildcard*)
North Carolina	\$7,500 (amount includes a wildcard*)
Ohio	\$5,025
Oklahoma	\$7,500
South Dakota	\$6,000 (amount includes a wildcard*)
Tennessee	\$9,000 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
Vermont	\$9,900 (amount includes a wildcard*)
West Virginia	\$6,000 (amount includes a wildcard*)
Wyoming	\$5,000
"F" States that Provide No Realistic Protection for the Debtor's Car	
Alaska	\$4,050
Arkansas	\$500 (amount includes a wildcard*)
Delaware	\$500 (amount includes a wildcard*)
Georgia	\$4,000 (amount includes a wildcard*)
Hawaii	\$2,575
Kentucky	\$2,500
Michigan	\$1,000 if necessary for debtor to carry on trade or occupation
Montana	\$4,000
New Jersey	\$1,000 (amount includes a wildcard*)
Pennsylvania	\$300 (amount includes a wildcard*)
Utah	\$3,000
Virgin Islands	No protection
Wisconsin	\$4,000

**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.*