

APPENDIX B

State Summaries

This appendix shows, for each state plus the District of Columbia, Puerto Rico, and the Virgin Islands, how well the jurisdiction protects a family's basic income and assets from seizure by creditors and debt collectors. It analyzes the jurisdiction's exemption laws from the perspective of a consumer who is supporting two children and working full-time at minimum wage. It includes the overall grade for the state, and the grades for each of the five elements we rate: protection of a living wage, the home, a car, a basic amount in a bank account, and household goods.

Alabama	2	Louisiana	20	Oklahoma	38
Alaska	3	Maine	21	Oregon	39
Arizona	4	Maryland	22	Pennsylvania	40
Arkansas	5	Massachusetts	23	Puerto Rico	41
California	6	Michigan	24	Rhode Island	42
Colorado	7	Minnesota	25	South Carolina	43
Connecticut	8	Mississippi	26	South Dakota	44
Delaware	9	Missouri	27	Tennessee	45
District of Columbia	10	Montana	28	Texas	46
Florida	11	Nebraska	29	Utah	47
Georgia	12	Nevada	30	Vermont	48
Hawaii	13	New Hampshire	31	Virgin Islands	49
Idaho	14	New Jersey	32	Virginia	50
Illinois	15	New Mexico	33	Washington	51
Indiana	16	New York	34	West Virginia	52
Iowa	17	North Carolina	35	Wisconsin	53
Kansas	18	North Dakota	36	Wyoming	54
Kentucky	19	Ohio	37		

ALABAMA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$1,000	Ala. Const. Art. X, § 204	Statute protects only the federal minimum, 75% of wages or 30 times the federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and a state appellate decision, <i>Renter's Realty v. Smith</i> , 322 So. 3d 1060 (Ala. Ct. App. 2000), holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. Advocates report that this exemption is being widely applied.	A
A home worth...	\$18,800	Ala. Code § 6-10-2	This is 8% of the median home value in the state.	F
A car worth...	\$9,400	Ala. Code § 6-10-6	The only exemptions available for a car are a \$9,400 statutory wildcard,* adjusted triennially for inflation, and a \$1,000 constitutional wildcard. This uses all but \$1,000 of these wildcards.	D
A bank account worth...	\$1,000	Ala. Code § 6-10-6	This uses the remainder of the wildcards. In <i>re Lively</i> , 583 B.R. 534 (Bankr. M.D. Ala. 2017), the court treated the statutory wildcard as available to protect a sum of money that a state court was holding for the debtor, so it appears that it can probably be used to protect a bank account.	C
Household goods worth...	No protection	Ala. Code § 6-10-6	If the wildcards are used to protect a \$9,400 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

ALASKA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$743	Alaska Stat. §§ 09.38.030, 09.38.050; Alaska Admin. Code tit. 8, § 95.030	State protects \$743 (adjusted biennially for inflation) if the debtor is the sole support of a household.	C
A home worth...	\$72,900 (adjusted biennially for inflation)	Alaska Stat. § 09.38.010; Alaska Admin. Code tit. 8, § 95.030	This is 19% of the median home value in the state.	F
A car worth...	\$4,050 in car worth up to \$27,000 (adjusted biennially for inflation)	Alaska Stat. § 09.38.020; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	F
A bank account worth...	For a person who is not earning regular wages, \$2,970 is protected	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption. It also appears that wages remain exempt after payment. In re Henrickson, 2007 WL 703620 (Bankr. D. Alaska Mar. 5, 2007).	C
Household goods worth...	\$4,050 (adjusted biennially for inflation)	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	F

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ARIZONA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$882	Ariz. Rev. Stat. Ann. §§ 12-1598.10(F), 33-1131	State protects 60 times the applicable minimum wage (federal, state (\$14.70/hr.), or local, whichever is highest), or 90% of wages. Protection may be increased to 95% in case of "extreme economic hardship" to debtor or family.	B
A home worth...	\$425,200	Ariz. Rev. Stat. Ann. § 33-1101	This is 100% of the median home value in the state.	A
A car worth...	\$16,000 (\$26,700 if disabled)	Ariz. Rev. Stat. Ann. § 33-1125	Earmarked exemption.	B
A bank account worth...	\$5,400	Ariz. Rev. Stat. Ann. § 33-1126	Earmarked exemption.	B
Household goods worth...	\$16,000	Ariz. Rev. Stat. Ann. § 33-1123	Earmarked exemption.	C

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ARKANSAS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$330	Ark. Code Ann. § 16-66-208	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at the state minimum wage, \$11/hour, 75% of that will be \$330.	D
A home worth...	No dollar cap if married or head of household	Ark. Const. art. 9, §§ 3,4,5. Ark. Code Ann. § 16-66-210	Limit on number of acres, but no dollar cap.	A
A car worth...	\$500		The only exemption available for a car is a \$500 wildcard* for a head of household. This uses all of that wildcard.	F
A bank account worth...	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect a bank account.	F
Household goods worth...	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

CALIFORNIA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$792	Cal. Civ. Proc. Code § 706.050	State protects 80% of disposable earnings or 48 times the state minimum wage (\$16.50/hour). If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.	C
A home worth...	Median home value in county or \$361,076, whichever is greater, capped at \$722,507	Cal. Civ. Proc. Code § 704.730	This is 95% of the average median home value in the state.	B
A car worth...	\$8,625 (adjusted triennially for inflation)	Cal. Civ. Proc. Code § 704.010	Earmarked exemption.	D
A bank account worth...	\$2,244 self-executing protection; in addition, 100% of wages remain exempt after deposit if garnished before deposit; otherwise 75% exempt	Cal. Civ. Proc. Code § 704.220	Earmarked self-executing exemption.	B
Household goods worth...	No dollar cap	Cal. Civ. Proc. Code § 704.020	Ordinary and reasonably necessary household goods are exempt. Items of extraordinary value may be sold, but the portion of the proceeds that is needed to purchase a replacement item of ordinary value is exempt.	A

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COLORADO

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



	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$592.40	Colo. Rev. Stat. § 13-54-104	State protects 40 times state minimum wage of \$14.81 or 80% of disposable income, whichever is greater.	D
A home worth...	\$250,000 (\$350,000 elder or disabled)	Colo. Rev. Stat. § 38-41-201	This is 44% of the median home value in the state.	D
A car worth...	15,000 (\$25,000 if elderly or disabled)	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	B
A bank account worth...	\$2,500	Colo. Rev. Stat. § 13-54-102	Earmarked exemption	C
Household goods worth...	\$6,000	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	F

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CONNECTICUT



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$654	Conn. Gen. Stat. § 52-361a(f)	State protects 75% or 40 times the state minimum wage of \$16.35	C
A home worth...	\$250,000	Conn. Gen. Stat. § 52-352b(t)	This is 63% of the median home value in the state.	C
A car worth...	\$8,000	Conn. Gen. Stat. §§ 52-352b(j), (r)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	D
A bank account worth...	\$1,000	Conn. Gen. Stat. § 52-376b	Earmarked self-executing protection	B
Household goods worth...	No dollar cap	Conn. Gen. Stat. §§ 52-352a, 52-352b(a)	"Necessary" furniture, appliances, etc.	A

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DELAWARE



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$450.50	Del. Code Ann. tit. 10, § 4913	State protects 85% of wages. Since worker will be paid at state minimum wage, \$15/hour, 85% of that will be \$510.	D
A home worth...	A \$500 wildcard* for the head of a family can be applied to a homestead	Del. Code Ann. tit. 10, § 4903	This is 0.1% of the median home value in the state.	F
A car worth...	\$500	Del. Code Ann. tit. 10, §4903	The only exemption available for a car is a \$500 wildcard, available only if it is not applied to the home. This uses all of the wildcard.	F
A bank account worth...	Bank accounts cannot be garnished in Delaware	Del. Code Ann. tit. 10, §3502(b)		A
Household goods worth...	No protection	Del. Code Ann. tit. 10, §4903	If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods.	F

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DISTRICT OF COLUMBIA

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



	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$718	D.C. Code §§ 16-572, 16-572a	Jurisdiction protects 40 times the D.C. minimum wage of \$17.95/hour. If the debtor makes more than this, the creditor can garnish 25% of the wages over that amount. More can be exempted upon showing of undue hardship.	C
A home worth...	No dollar cap if debtor is the head of a family	D.C. Code § 15-501(a)(14)	Full value of the home.	A
A car worth...	\$10,500 if debtor is head of a family	D.C. Code § 15-501(a)(1), (a)(3)	This combines an earmarked exemption of \$2,575 with an \$850 wildcard* that is available to the head of a family and \$7,075 of a second \$8,075 wildcard that is available if the debtor does not use the homestead exemption.	C
A bank account worth...	\$1,000	D.C. Code § 15-501(a)(3)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth...	\$425/item/ \$8,625 aggregate if debtor is head of a family	D.C. Code § 15-501(a)(2)	Earmarked exemption.	D

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FLORIDA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$750	Fla. Stat. § 222.11	For head of household, the first \$750 is exempt; amounts over \$750 may be garnished only if debtor has agreed in writing.	C
A home worth...	No dollar cap	Fla. Const. art. X, § 4(a)(1); Fla. Stat. § 222.05	Limit on number of acres, but no dollar cap.	A
A car worth...	\$9,000	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§222.25	This combines an earmarked exemption of \$5,000 with a \$1,000 constitutional wildcard* and \$3,000 of a \$4,000 statutory wildcard that is available to a debtor who does not claim or benefit from the state homestead exemption.	D
A bank account worth...	\$1,000	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.11, 222.25	This makes use of the remaining \$1,000 of the statutory wildcard. In re Rodale, 452 B.R. 290 (Bankr. M.D. Fla. 2011) treats a “financial account” as “personal property” that can be protected by the \$4,000 wildcard. See also In re Abbott, 408 B.R. 903 (Bankr. S.D. Fla. 2009) (applying the wildcard exemption to a checking account).	C
Household goods worth...	No protection	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§222.25	There is no earmarked exemption. If the wildcards are used to protect a \$5,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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GEORGIA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ga. Code Ann. § 18-4-5	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$21,500	Ga. Code Ann. § 44-13-1	This is 6% of the median home value in the state.	F
A car worth...	\$4,000	Ga. Code Ann. § 44-13-1	The only exemption available for a car is a \$5,000 wildcard.* This uses all but \$1,000 of the wildcard.	F
A bank account worth...	No protection	Ga. Code Ann. § 44-13-1	Since the wildcard can be used only for “real or personal property,” it is unclear whether any part of it can be applied to protect a bank account, so the remaining \$1,000 of the wildcard will be applied to household goods.	F
Household goods worth...	\$1,000	Ga. Code Ann. § 44-13-1	This uses the remainder of the wildcard.	F

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HAWAII



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$473	Haw. Rev. Stat. § 652(1)(a)(4)	State protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder. Calculation assumes 40 hours at state minimum wage (\$14/hour).	D
A home worth...	\$30,000 for head of family or elder	Haw. Rev. Stat. § 651-92	This is 3% of the median home value in the state.	F
A car worth...	\$2,575	Haw. Rev. Stat. § 651-1221(2)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	Haw. Rev. Stat. § 651-121(1)	All necessary furnishings, appliances, etc.	A

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IDAHO



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Idaho Code Ann. §§ 11-207, 11-712	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$175,000	Idaho Code §§ 11-1001 to 11-1003	This is 39% of the median home value in the state.	D
A car worth...	\$11,500	Idaho Code § 11-605(3), (10)	This combines a \$10,000 earmarked exemption with a \$1,500 wildcard.*	C
A bank account worth...	None, but wages remain exempt after deposit	Idaho Code § 11-713	There is no earmarked exemption, and the wildcard is unavailable because it applies only to tangible personal property.	F
Household goods worth...	\$7,500	Idaho Code § 11-605(1)	Earmarked exemption: \$750 for any single item, capped at \$7,500 in the aggregate.	D

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ILLINOIS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$675	735 Ill. Comp. Stat. § 5/12-803; 740 Ill. Comp. Stat. § 170/4	State protects 85% of gross wages or 45 times the federal or state minimum wage (\$15/hour).	C
A home worth...	\$50,000	735 Ill. Comp. Stat. § 5/12-901	This is 18% of the median home value in the state.	F
A car worth...	\$6,600	735 Ill. Comp. Stat. § 5/12-1001(b), (c)	This combines an earmarked exemption of \$3,600 (increased from \$2,400 effective Jan. 1, 2026) with \$3,000 of a \$4,000 wildcard.*	D
A bank account worth...	\$1,000	735 Ill. Comp. Stat. § 5/12-1001(b)	This makes use of the remaining \$1,000 of the second wildcard. This amount is automatically protected, but only until the return date of the garnishment, at which time the judgment debtor must claim the exemption or lose it.	C
Household goods worth...	All household goods are exempt, but may obtain court permission to levy on item worth more than \$5,000	735 Ill. Comp. Stat. § 5/12-1001(b)	All household goods are exempt, but creditor may seek court permission to levy on item worth more than \$5,000 (effective Jan. 1, 2026)	A

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INDIANA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ind. Code § 24-4.5-5-105	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, except that garnishment can be reduced to as low as 10% of wages upon a showing of good cause.	F
A home worth...	\$22,750 (adjusted every 6 years for inflation)	Ind. Code §§ 34-55-10-2(c), 34-55-10-2.5, 34-55-10-14; 750 Ind. Admin. Code § 1-1-1	This is 9% of the median home value in the state.	F
A car worth...	\$11,100	Ind. Code § 34-55-10-2(c)(2)	The only exemption available for a car is a \$12,100 wildcard* (adjusted every 6 years for inflation) for tangible personal property. This uses all but \$1,000 of the wildcard.	C
A bank account worth...	\$450 (adjusted every 6 years for inflation)	Ind. Code § 34-55-10-2(c)(3); 750 Ind. Admin. Code § 1-1-1	Earmarked exemption.	F
Household goods worth...	\$1,000	Ind. Code § 34-55-10-2(c)(2)	There is no earmarked exemption. This uses the remaining \$1,000 of the wildcard.	F

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IOWA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$290	Iowa Code §§ 537.5105, 642.21	For debts arising from consumer contract, the state protects 75% of disposable earnings or 40 times the federal minimum wage. In addition there is an annual cap: for a debtor at the poverty level the cap is \$1,500 per year, and wage seizure can be reduced in case of hardship.	F
A home worth...	No dollar cap	Iowa Code § 561.2.	Limit on number of acres, but no dollar cap.	A
A car worth...	\$8,000	Iowa Code § 627.6(9)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	D
A bank account worth...	None	Iowa Code § 642.21(3)		F
Household goods worth...	\$7,000	Iowa Code § 626.6(5)	Earmarked exemption.	D

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KANSAS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Kan. Stat. Ann. § 60-2310	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	No dollar cap	Kan. Stat. Ann. § 60-2301	Limit on number of acres but no dollar cap.	A
A car worth...	\$20,000	Kan. Stat. Ann. § 60-2304(c)	Earmarked exemption.	A
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	Kan. Stat. Ann. §60-2304(a)	All reasonably necessary household goods.	A

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

KENTUCKY



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ky. Rev. Stat. Ann. § 427.010	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$5,000	Ky. Rev. Stat. Ann. § 427.060	This is 2% of the median home value in the state.	F
A car worth...	\$2,500	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	\$3,000	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	F

**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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

LOUISIANA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	La. Rev. Stat. Ann. § 13:3881	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$35,000 (100% of value for expenses of certain catastrophic illness; may not be seized for consumer credit card debt, but lien is created)	La. Rev. Stat. Ann. §§ 20:1, 13:3851.1	This is 16% of the median home value in the state.	F
A car worth...	\$7,500 (additional \$7,500 if adapted for disability)	La. Rev. Stat. Ann. §13:3881(A) (7), (8)	Earmarked exemption.	D
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	La. Rev. Stat. Ann. §§ 13:3881(A) (3), (A)(4)	Extensive list of household goods used by debtor or family.	A

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MAINE

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



	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$586	Maine Rev. Stat. Ann. tit. 9-A §5-105(2)	State protects 75% of wages or 40 times the state minimum wage of \$14.65/hour or the federal minimum wage, whichever is higher.	D
A home worth...	\$188,550 for elder, disabled, or if minor dependents reside with debtor (\$94,300 individual; for joint owners, the greater of \$894,300 or the debtor's ownership share multiplied by \$188,550)	Me. Rev. Stat. Ann. tit. 14, §4422(1)	This is 55% of the median home value in the state.	C
A car worth...	\$12,400	Me. Rev. Stat. Ann. tit. 14, §4422(2), (16)	This combines an earmarked exemption of \$11,800 with a \$600 wildcard.*	C
A bank account worth...	\$3,550		Earmarked exemption.	C
Household goods worth...	No aggregate dollar cap	Me. Rev. Stat. Ann. tit. 14, §4422(3), (6), (8), (16)	Household goods are exempt without an aggregate dollar cap; there is a cap of \$500 per item for most items, but if the debtor does not use the homestead exemption a \$6,000 wildcard exemption is available and can be used to protect more expensive items.	A

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MARYLAND



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$450	Md. Code Ann. Com. Law § 15.601.1	State protects 75% of wages or 30 times the state minimum wage of \$15/hour.	D
A home worth...	\$6,000 wildcard* can be applied to real property	Md. Code Ann. Cts. & Jud. Proc. § 11-504	This is 1% of the median home value in the state.	F
A car worth...	\$6,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	The only exemption available for a car is a \$6,000 wildcard that is available if the debtor does not use the homestead exemption.	D
A bank account worth...	\$500	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	A \$500 self-executing earmarked exemption.	C
Household goods worth...	\$1,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(4)	Earmarked exemption.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MASSACHUSETTS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$750	Mass. Gen. Laws Ch. 246, § 28	State protects 85% of gross wages or 50 times the greater of the federal or state minimum wage (\$15/hour).	C
A home worth...	\$1,000,000 (if declared)	Mass. Gen. Laws Ch. 188, § 1	This is 165% of the median home value in the state.	A
A car worth...	\$13,500	Mass. Gen. Laws Ch. 235, §§ 34(16), (17)	This combines an earmarked exemption of \$7,500 with \$1,000 of a general wildcard* and \$5,000 of certain unused exemptions.	C
A bank account worth...	\$2,500	Mass. Gen. Laws Ch. 235, § 34(15), Ch. 246, § 28A	Earmarked self-executing exemption.	B
Household goods worth...	\$15,000	Mass. Gen. Laws Ch. 235, § 34(1), (2), (12)	Earmarked exemption.	C

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MICHIGAN



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$374.40	Mich. Comp. Laws § 600.5311	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$12.48/hour, 75% of that will be \$374.40.	D
A home worth...	\$3,500	Mich. Comp. Laws §§ 600.6023, 600.6024, 559.214	This is 1% of the median home value in the state.	F
A car worth...	\$1,000	Mich. Comp. Laws §600.6023(1)	Earmarked exemption for a motor vehicle "to enable a person to carry on the profession, trade, occupation, or business in which the person is principally engaged."	F
A bank account worth...	No protection			F
Household goods worth...	\$1,000	Mich. Comp. Laws § 600.6023(1)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MINNESOTA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$445	Minn. Stat. §§ 550.37(13), 571.922	State protects 40 times the state minimum wage of \$11.13/hour, with amount garnishable above that going up as income goes up.	D
A home worth...	\$510,000 (\$1,200,000 for a farm), adjusted biennially for inflation	Minn. Stat. §§ 510.01, 510.02, 550.37(12)	This is 148% of the median home value in the state.	A
A car worth...	\$10,000 (\$100,000 if modified for disability), adjusted biennially for inflation	Minn. Stat. § 550.37(12a)	Earmarked exemption.	C
A bank account worth...	None	Minn. Stat. § 550.37(13)		F
Household goods worth...	\$12,510 (adjusted biennially for inflation)	Minn. Stat. § 550.37(4)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MISSISSIPPI



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Miss. Code Ann. § 85-3-4	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$75,000	Miss. Code Ann. § 85-3-21, 85-3-1(d)	This is 40% of the median home value in the state.	D
A car worth...	\$9,000	Miss. Code Ann. § 85-3-1	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	D
A bank account worth...	None	Miss. Code Ann. § 85-3-1	There is no earmarked exemption for a bank account, and a Mississippi Supreme Court decision, <i>Cartwright v. Deposit Guar. Nat'l Bank</i> , 675 So. 2d 847 (Miss. 1996), holds that the wildcard cannot be used to protect a bank account.	F
Household goods worth...	No protection	Miss. Code Ann. § 85-3-1	If the wildcard is used to protect a \$9,000 car and \$1000 in a bank account, nothing will be left to protect household goods.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MISSOURI



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$495	Mo. Rev. Stat. § 525.030	State protects 90% of wages for head of family. Since worker will be paid at state minimum wage, \$13.75/hour, 90% of that will be \$495.	D
A home worth...	\$15,000	Mo. Rev. Stat. § 513.475	This is 6% of the median home value in the state.	F
A car worth...	\$5,550	Mo. Rev. Stat. §§ 513.430(1)(3), (1)(5), 513.440	This combines an earmarked exemption of \$3,000 with a \$600 general wildcard,* an additional \$1,250 wildcard that is available to a debtor who is the head of a household, and two exemptions of \$350 that are available for each dependent child.	D
A bank account worth...	None			F
Household goods worth...	\$3,000	Mo. Rev. Stat. §513.430(1)(1)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

MONTANA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$317	Mont. Code Ann. § 25-13-614	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$10.55/hour, 75% of that will be \$316.50.	D
A home worth...	\$409,450	Mont. Code Ann. §§ 70-32-101, 70-32-104	This is 96% of the median home value in the state.	B
A car worth...	\$4,000	Mont. Code Ann. §25-13-609(2)	Earmarked exemption.	F
A bank account worth...	None			F
Household goods worth...	\$7,000 aggregate; \$1250/item	Mont. Code Ann. §25-13-609(1)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEBRASKA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$459	Neb. Rev. Stat. § 25-1558	State protects 85% of wages for head of household. Since worker will be paid at state minimum wage, \$13.50/hour, 85% of that will be \$459.	D
A home worth...	\$120,000	Neb. Rev. State §§ 40-101, 40-102	This is 46% of the median home value in the state.	D
A car worth...	\$10,940 (to be adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. §§ 25-1556(4), 25-1552	This combines an earmarked exemption of \$5,970 with \$4,970 of a \$5,970 wildcard.*	C
A bank account worth...	\$1,000	Neb. Rev. Stat. §§ 25-1552, 25-1560	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth...	\$3,582 (adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. § 25-1556(4)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEVADA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$393.60	Nev. Rev. Stat. §§ 22.090(1)(g), 31.295.2	State protects 82% of wages or 50 times the federal minimum wage. Since worker will be paid at state minimum wage, \$12/hour, 82% of that will be \$393.60.	D
A home worth...	\$605,000	Nev. Rev. Stat. § 115.010	This is 133% of the median home value in the state.	A
A car worth...	\$15,000	Nev. Rev. Stat. § 21.090(1)(f)	Earmarked exemption.	B
A bank account worth...	\$10,400	Nev. Rev. Stat. §§ 21.090(1)(g)(2), (z), 21.105	This makes use of a \$400 self-executing protection, plus a \$10,000 wildcard.* In addition, wages remain exempt after deposit.	B
Household goods worth...	\$12,000	Nev. Rev. Stat. § 21.090(1)(b)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEW HAMPSHIRE



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$362.50	N.H. Rev. Stat. Ann. § 512:21	State protects 50 times the federal minimum wage.	D
A home worth...	\$120,000	N.H. Rev. Stat. Ann. § 480:1	This is 26% of the median home value in the state.	D
A car worth...	\$15,000	N.H. Rev. Stat. Ann. § 511:2(XVI), (XVII)	This combines an earmarked exemption of \$10,000 with a \$1,000 general wildcard.* In addition, a second wildcard consists of up to \$7,000 of certain unused exemptions. If the debtor does not use the \$5,000 exemption for tools of the trade, that amount will be available for this second wildcard. If the debtor uses \$4,000 of this second wildcard, a car worth \$15,000 can be protected.	B
A bank account worth...	\$1,000	N.H. Rev. Stat. Ann. § 511:2 (XVII)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth...	\$3,500	N.H. Rev. Stat. Ann. § 511:2(II) to (VI), (XX)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEW JERSEY



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$557.64	N.J. Stat. Ann. § 2A:17-56	State protects 90% of wages if under 250% of poverty. Since worker will be paid at state minimum wage, \$15.49/hour, 90% of that will be \$557.64.	D
A home worth...	No protection			F
A car worth...	\$1,000	N.J. Stat. Ann. § 2A:17-19	The only exemption available for a car is a \$1,000 wildcard* for all personal property.	F
A bank account worth...	No protection	N.J. Stat. Ann. § 2A:17-19		F
Household goods worth...	\$1,000	N.J. Stat. Ann. § 2A:26-4	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEW MEXICO



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$480	N.M. Stat. Ann. § 35-12-7	State protects 75% of wages or 40 times the highest applicable minimum wage. State minimum wage is \$12/hour.	D
A home worth...	\$150,000	N.M. Stat. Ann. § 42-10-9	This is 54% of the median home value in the state.	C
A car worth...	\$20,000	N.M. Stat. Ann. §§ 42-10-1, 42-10-10	This combines an earmarked exemption of \$10,000 with \$10,000 of a \$15,000 personal property wildcard* that is available to a debtor who does not own a homestead.	A
A bank account worth...	\$2,400	N.M. Stat. Ann. § 42-10-1	This makes use of \$2,400 from a second \$15,000 wildcard,* which may be used for a depository or investment account. By statute, this \$2,400 protection is self-executing.	B
Household goods worth...	\$80,000	N.M. Stat. Ann. § 42-10-1	Uses \$75,000 earmarked exemption for household goods and furnishings, plus the remaining \$5,000 of the \$15,000 personal property wildcard* that is available for a person who does not claim a homestead.	B

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NEW YORK

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



	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$594	N.Y. C.P.L.R. § 5231; N.Y. Soc. Serv. Law § 137-a	State protects 90% of gross wages, or 30 times the federal or state minimum wage (\$16.50/hour in NYC area, less in other locations). In addition, state does not allow seizure of the wages of a person who receives public assistance, or would be qualified to receive public assistance if the amount of the wage seizure were deducted from their earnings. Percentage calculation assumes 40 hours at state minimum wage.	D
A home worth...	\$204,825 for 10 counties in NYC area, less for other counties; adjusted triennially for inflation	N.Y. C.P.L.R. §§ 5206, 5253	This is 28% of the median home value in those counties.	D
A car worth...	\$6,825 (adjusted triennially for inflation)	N.Y. C.P.L.R. §§ 5205(a)(8), (9), 5253	This combines an earmarked exemption of \$5,500 with a wildcard* of \$1,325 that is available to a debtor who does not use the homestead exemption.	D
A bank account worth...	\$3,960	N.Y. C.P.L.R. § 5222	A self-executing protection for a bank account containing 240 times the greater of the federal or state minimum wage. The minimum wage is \$16.50/hour for in the NYC area, \$15.50 in other locations.	A
Household goods worth...	No dollar cap	N.Y. C.P.L.R. § 5205(a)(1) to (5), 5253	State protects an extensive list of goods, including all stoves, home heating equipment, furniture, and one refrigerator.	A

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NORTH CAROLINA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	N.C. Gen. Stat. § 1-362	Wages earned within previous 60 days are exempt if necessary for debtor's support of a family.	A
A home worth...	\$35,000 (\$60,000 for certain elderly surviving spouses)	N.C. Gen. Stat. § 1C-1601(a)(1), (e)	This is 11% of the median home value in the state.	F
A car worth...	\$7,500	N.C. Gen. Stat. § 1C-1601(a)(2), (5)	This combines an earmarked exemption of \$3,500 with all but \$1,000 of a \$5,000 wildcard* that is available to a debtor who does not use the homestead exemption.	D
A bank account worth...	\$1,000 (deposited wages also protected)	N.C. Gen. Stat. § 1-362 (protecting wages earned within past 60 days), 1C-1601(a)(2)	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth...	\$7,000	N.C. Gen. Stat. § 1C-1601(a)(4)	Earmarked exemption of \$5,000 plus two exemptions of \$1,000 (one for each of two dependent children).	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

NORTH DAKOTA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$330	N.D. Cent. Code § 32-09.1-03	State protects 75% of wages or 40 times the federal minimum wage, plus \$20 per dependent.	D
A home worth...	\$150,000	N.D. Cent. Code § 47-18-01	This is 56% of the median home value in the state.	C
A car worth...	\$20,000	N.D. Cent. Code §§ 28-22-03.1(1), (2), 28-22-05	This combines an earmarked exemption of \$10,000 with \$5,000 of a \$7,500 wildcard* that is available to the head of a household, and \$5,000 of a \$25,000 in lieu of homestead wildcard.*	A
A bank account worth...	\$3,000	N.D. Cent. Code § 28-22-03.1(1)	This makes use of \$3,000 of a \$25,000 wildcard* that is available to a person who does not claim a homestead.	C
Household goods worth...	\$19,500	N.D. Cent. Code § 28-22-03.1(1)	This makes use of the remainder of the two wildcards.	B

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

OHIO

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



	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$321	Ohio Rev. Code Ann. § 2329.66(A)(13)	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$10.70/hour, 30 times that will be \$321.	D
A home worth...	\$182,625 (adjusted triennially for inflation)	Ohio Rev. Code Ann. § 2329.66	This is 76% of the median home value in the state.	B
A car worth...	\$5,025 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(2), 2329.661(B)	Earmarked exemption.	D
A bank account worth...	\$625 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(3), 2329.661(B)	Earmarked self-executing exemption.	C
Household goods worth...	\$16,850 aggregate, \$800 per item (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(4), 2329.661(B)	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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

OKLAHOMA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Okla. Stat. Ann., tit. 12, § 1171.1; tit. 31 §§ 1(18), 1.1	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, but court can protect more in case of hardship.	F
A home worth...	No dollar cap, except that urban homestead is capped at \$5,000 if less than 75% of parcel is used as principal residence	Okla. Stat. Ann. tit. 31, §§ 1, 2	Limit on number of acres, but no dollar cap.	A
A car worth...	\$7,500	Okla. Stat. Ann. tit. 31, § 1(13)	Earmarked exemption.	D
A bank account worth...	None	Okla. Stat. Ann. tit. 31, § 1(18)		F
Household goods worth...	No dollar cap	Okla. Stat. Ann. tit. 31, § 1(3), (6)	All household furniture, including a personal computer.	A

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

OREGON



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$489	Or. Rev. Stat. § 18.385	State protects the greater of 75% of wages or, as of Jan. 1, 2025, \$305/week. Since worker will be paid at state minimum wage (\$16.30/hour in Portland metro area), 75% of that will be \$489.	D
A home worth...	\$150,000	Or. Rev. Stat. § 18.395	This is 30% of the median home value in the state.	D
A car worth...	\$10,000	Or. Rev. Stat. §18.345(1)(a)	Earmarked exemption.	C
A bank account worth...	\$2,500	Or. Rev. Stat. §§18.345(1)(p), 18.348	Self-executing \$2,500 earmarked exemption adjusted annually for inflation.	B
Household goods worth...	\$3,000	Or. Rev. Stat. §18.345(1)(f)	Earmarked exemption.	F

**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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

PENNSYLVANIA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt for most debts	42 Pa. Cons. Stat. Ann. § 8127	All wages exempt for most debts (but with a major loophole for landlord-tenant debt).	A
A home worth...	\$300	42 Pa. Cons. Stat. Ann. § 8123	A \$300 wildcard* can be applied to home, representing .1% of the median home value in the state.	F
A car worth...	\$300	42 Pa. Cons. Stat. Ann. § 8123	The only exemption available for a car is the \$300 wildcard, but it is automatically applied to a bank account.	F
A bank account worth...	No protection	42 Pa. Cons. Stat. Ann. § 8123	By court rule, the \$300 wildcard is automatically applied to protect \$300 in a bank account.	D
Household goods worth...	No protection	42 Pa. Cons. Stat. Ann. § 8123	If the wildcard is used to protect a \$300 car, nothing will be left to protect household goods.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

PUERTO RICO



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$315	P.R. Laws Ann. tit. 32, § 1130	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	D
A home worth...	No dollar cap	P.R. Laws Ann. tit. 31, § 1858		A
A car worth...	No cap if car is "considered the working tool of its owner"	P.R. Laws Ann. tit. 32, § 1130(4)(a)		A
A bank account worth...	None			F
Household goods worth...	No dollar cap	P.R. Laws Ann. tit. 32, § 1130(2), (14)	Necessary household furniture, plus capped earmarked exemptions for certain appliances.	A

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

RHODE ISLAND



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$450	R.I. Gen. Laws § 9-26-4	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$15/hour). State also prohibits wage seizure for one year after receipt of public assistance.	D
A home worth...	\$500,000 (significant exceptions)	R.I. Gen. Laws § 9-26-4.1	This is 110% of the median home value in the state.	A
A car worth...	\$12,000	R.I. Gen. Laws § 9-26-4(13)	Earmarked exemption.	C
A bank account worth...	\$500	R.I. Gen. Laws § 9-26-4(18)	Earmarked exemption.	D
Household goods worth...	\$9,600	R.I. Gen. Laws § 9-26-4(3)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

SOUTH CAROLINA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	S.C. Code Ann. §§ 15-39-410, 15-39-420	A debtor's earnings for personal services cannot be applied to a judgment debt.	A
A home worth...	\$76,125 (multiple owners \$152,250; updated biennially for inflation)	S.C. Code Ann. § 15-41-30(A)(1), (B)	This is 25% of the median home value in the state.	D
A car worth...	\$15,200	S.C. Code Ann. § 15-41-30(A)(2), (7)	This combines a \$7,600 earmarked exemption with a \$7,600 wildcard* that is available to the extent that the debtor does not use the homestead exemption or certain other exemptions.	B
A bank account worth...	\$7,600	S.C. Code Ann. § 15-41-30(A)(5)	This makes use of a \$7,600 exemption for cash or liquid assets that is available to a debtor who does not use the homestead exemption.	B
Household goods worth...	\$6,100	S.C. Code Ann. § 15-41-30(A)(3)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

SOUTH DAKOTA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$510	S.D. Codified Laws § 21-18-51	State protects 80% of wages, or 40 times the federal or state minimum wage (\$11.50/hour) plus \$25 per dependent.	D
A home worth...	No dollar cap	S.D. Codified Laws §§ 43-31-1 to 43-31-4	Limit on number of acres but no dollar cap.	A
A car worth...	\$6,000	S.D. Codified Laws § 43-45-4	The only exemption available for a car is a \$7,000 wildcard* that is available to the head of a family. This uses all but \$1,000 of the wildcard.	D
A bank account worth...	\$1,000	S.D. Codified Laws § 43-45-4	This uses the remainder of the wildcard.	C
Household goods worth...	No protection		If the wildcard is used to protect a \$6,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

TENNESSEE



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$222.50	Tenn. Code Ann. §§ 26-2-106, 26-2-107	State protects 75% of wages or 30 times the federal minimum wage, plus \$2.50 per week for each dependent child under age 16.	F
A home worth...	\$35,000 if supporting minor child, or if both owners over age 62	Tenn. Code Ann. § 26-2-301	This is 10% of the median home value in the state.	F
A car worth...	\$9,000	Tenn. Code Ann. § 26-2-103	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	D
A bank account worth...	\$1,000	Tenn. Code Ann. § 26-2-103	This uses the remainder of the wildcard.	C
Household goods worth...	No protection		If the wildcard is used to protect a \$9,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

TEXAS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	Tex. Prop. Code Ann. § 42.001	Current wages are exempt from seizure except for child support.	A
A home worth...	No dollar cap	Tex. Const. art. 16, § 50; Tex. Prop. Code § 41.002	Limit on number of acres but no dollar cap.	A
A car worth...	\$20,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	A wildcard* of \$100,000 for a family (\$50,000 for a single adult) is available. This uses \$20,000 of the wildcard.	A
A bank account worth...	No protection		No earmarked exemption. The wildcard applies only to personal property and cannot be used to protect a bank account.	F
Household goods worth...	\$80,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	This uses the remaining \$80,000 of the wildcard.	B

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

UTAH



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Utah Code Ann. § 70C-7-103(2)	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$52,400 (multiple owners, \$104,700; updated for inflation annually)	Utah Code Ann. §78B-5-503	This is 10% of the median home value in the state.	F
A car worth...	\$3,000	Utah Code Ann. §78B-5-506(3)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	\$4,000	Utah Code Ann. §§78B-5-505, 78B-5-506	Earmarked exemption (\$1,000 for each of four categories of household goods).	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

VERMONT



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$476.34	Vt. Stat. Ann. tit. 12, § 3170	For debt arising from consumer credit transaction, state protects 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$14.01/hour).	D
A home worth...	\$125,000	Vt. Stat. Ann. tit. 27, § 101	This is 35% of the median home value in the state.	D
A car worth...	\$9,900	Vt. Stat. Ann. tit. 12, § 2740(1), (7)	This combines an earmarked exemption of \$2,500 with a \$400 wildcard* and a second wildcard of up to \$7,000 that is available to the extent that the debtor does not use the exemptions for tools of the trade, growing crops, and certain others.	D
A bank account worth...	\$700		Earmarked exemption.	D
Household goods worth...	\$2,500	Vt. Stat. Ann. tit. 12, § 2740(8) to (14)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

VIRGIN ISLANDS



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$381	V.I. Code Ann. tit. 5, § 522	The jurisdiction protects 90% of wages exceeding \$30. Percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	D
A home worth...	\$300,000	V.I. Code Ann. tit. 5, §478	This is 66% of the median home value in the state.	C
A car worth...	No protection			F
A bank account worth...	No protection			F
Household goods worth...	\$3,000 (if debtor is head of household)	V.I. Code Ann. tit. 5, §479(3)	Earmarked exemption.	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

VIRGINIA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$496	Va. Code Ann. §§ 34-29(a), 34-4.2	State protects 75% of wages or 40 times the federal or state (\$12.41/hour) minimum wage. If household income does not exceed \$1,750/month, the state provides an additional exemption of \$34/week for one dependent child, \$52/week for two, and \$66/week for three or more.	D
A home worth...	\$56,000 (earmarked exemption of \$50,000, plus a wildcard consisting of \$5,000 plus \$500 per dependent (additional amounts for elders and certain disabled veterans))	Va. Code Ann. §§ 34-4, 34-4.1	This is 14% of the median home value in the state.	F
A car worth...	\$15,000	Va. Code Ann. § 34-4	This combines an earmarked exemption of \$10,000 with \$5,000 from a wildcard for real or personal property.	B
A bank account worth...	\$1,000	Va. Code Ann. § 34-4	This makes use of an addition to the wildcard of \$500 per dependent, for a total of \$1,000.	C
Household goods worth...	\$5,000	Va. Code Ann. § 34-26(4a)	Earmarked exemption	F

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

WASHINGTON



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$583.10	Wash. Rev. Code § 6.27.150	For consumer debts, the state protects 80% of disposable earnings or 35 times the state minimum wage (\$16.66/hour); otherwise, 75% of wages or 35 times state minimum wage.	D
A home worth...	\$125,000 or county median sale price, whichever is greater	Wash. Rev. Code §§ 6.13.010, 6.13.030	This is 100% of the median home value in the state.	A
A car worth...	\$15,000	Wash. Rev. Code § 6.15.010(1)(d)(ii), (iii)	Earmarked exemption.	B
A bank account worth...	\$2,000	Wash. Rev. Code § 6.15.010(1)(d)(iii)(A)(III)	The statute provides that, in the case of consumer debts, \$2,000 of a \$3,000 wildcard protection is to be automatically applied to a bank account.	B
Household goods worth...	\$7,500	Wash. Rev. Code § 6.15.010(1)(d)(i)	Earmarked exemption of \$6,500 plus the remaining \$1,000 of the wildcard.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

WEST VIRGINIA



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$362.50	W. Va. Code §§ 38-5A-3, 38-5A-6, 46A-2-130	State protects 80% of wages or 50 times the federal minimum wage. More can be exempted in case of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan.	D
A home worth...	\$5,000 for parent or married person (\$7,500 for certain medical debts)	W.Va. Code §§ 38-9-1 to 38-9-3	This is 3% of the median home value in the state.	F
A car worth...	\$6,000	W.Va. Code §§ 38-8-1(a)(1), (b)	This combines an earmarked exemption of \$5,000 with a wildcard* of \$1,000 that is available to the head of a household.	D
A bank account worth...	\$1,100	W.Va. Code § 38-8-1(4)	Earmarked exemption.	C
Household goods worth...	\$8,000	W.Va. Code § 38-8-1(a)(2)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

WISCONSIN



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$618	Wis. Stat. §§ 812.34, 812.38	The federal poverty amount, based on family size, is exempt. Wage seizure can also be reduced in case of hardship.	C
A home worth...	\$75,000	Wis. Stat. § 815.20	This is 25% of the median home value in the state.	D
A car worth...	\$4,000	Wis. Stat. § 815.18(3)(g)	Earmarked exemption.	F
A bank account worth...	\$5,000	Wis. Stat. § 815.18(3)(k)	Earmarked exemption; operates as self-executing because mandatory garnishment instructions to bank require banks to protect it.	A
Household goods worth...	\$12,000	Wis. Stat. § 815.18(3)(d)	Earmarked exemption.	D

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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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.

WYOMING



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

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Wyo. Stat. Ann. §§ 1-15-408, 1-15-511	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$100,000	Wyo. Stat. Ann. §§ 1-20-101 to 1-20-104	This is 29% of the median home value in the state.	D
A car worth...	\$5,000	Wyo. Stat. Ann. § 1-20-106(a)(iv)	Earmarked exemption.	D
A bank account worth...	No protection			F
Household goods worth...	\$4,000	Wyo. Stat. Ann. §§ 1-20-106(a)(iii)	Earmarked exemption.	F

*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, and then any remainder to protect household goods. As of 2025, the federal minimum wage is \$7.25 an hour.