

Current Amounts for Federal Nonbankruptcy Exemptions

If you are married and filing jointly, you may double all of the federal bankruptcy exemptions. For example, you may claim a homestead exemption of \$43,250 (which is double the listed homestead exemption amount of \$21,625).

If a dollar amount does not accompany a listed piece of property, the entire value of the property is exempt.

All code references are to 11 U.S.C. (Title 11 of the United States Code).

These amounts are updated as of June, 2011. Because exemption amounts may change from time to time, consider cross-checking this list with www.legalconsumer.com, which updates the state exemption amounts regularly, or check with your local bankruptcy court.

Retirement Benefits

- 5 USC § 8346 - Civil Service employees.
- 22 USC § 4060 - Foreign service employees.
- 10 USC § 1440 - Military service employees.
- 45 USC § 231m - Railroad workers.
- 42 USC § 407 - Social Security benefits.
- 38 USC § 3101 - Veteran's benefits.
- 50 USC § 403 - CIA employees.
- 38 USC § 1562(c) - Military Medal of Honor Roll pensions.

Survivor's Benefits

- 10 USC § 1450 - Military service.
- 28 USC § 376 - Judges, U.S. court directors, judicial center directors, and U.S. Supreme Court Chief Justice's administrative assistants.
- 33 USC. §775 - Lighthouse workers.

Death and Disability Benefits

- 5 USC § 8130 - Government employees.
- 33 USC § 916 - Longshoremen, harbor workers.
- 42 USC § 1717 - War, risk, hazard, death, or injury compensation.

Misc.

- 10 USC § 1035 - Military deposits to savings accounts (while on permanent duty outside the U.S.).
- 15 USC § 1673 - 75% of earned but unpaid wages or 30 times the federal minimum hourly wage; the greater of these two. (Judge may approve more.)
- 25 USC § 410 - Indian lands or homestead sales or lease proceeds.
- 25 USC §§ 543 & 545 - Klamath Indian tribe benefits for those living in Oregon; agricultural or grazing lands to \$5,000.
- 38 USC § 1970(g) - Military group life insurance
- 45 USC § 352(e) - Railroad workers' unemployment
- 46 USC § 11110 - Seamen's clothing
- 46 USC § 11111 - Debts of a seaman incurred while on a voyage
- 46 USC § 11109 - Seamen's wages (except for spousal or child support)
- 38 USC §1970(g) - Life insurance benefits for serviceman's Group Life Insurance or Veteran's Group Life Insurance