

Federal Bankruptcy Exemptions

The following federal exemptions are selected in lieu of the Texas state exemptions. If you select this set of exemptions, you may not use any of the Texas exemptions or the other federal exemptions that supplement the Texas exemptions. Note that the dollar amount limits for these exemptions are adjusted upward every three years commencing April 1, 1998. [11 U.S.C. § 104\(b\)](#).

ASSET	DESCRIPTION	STATUTE
Alimony	Alimony and child support needed for support	11 U.S.C. § 522(d)(10)(D)
Homestead	Real property, including co-op or mobile home, to \$21,625	11 U.S.C. § 522(d)(1) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Insurance	Disability, illness or unemployment benefits	11 U.S.C. § 522(d)(10)(C)
Insurance	Life insurance payments for person who depend on debtor, needed for support	11 U.S.C. § 522(d)(11)(C)
Insurance	Life insurance policy with a loan value, in accrued dividends or interest, to \$11,525	11 U.S.C. § 522(d)(8) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Insurance	Unmatured life insurance contract, except credit insurance policy	11 U.S.C. § 522(d)(7)
Pensions	ERISA qualified benefits needed for the support of the debtor and the debtor's dependents	11 U.S.C. § 522(d)(10)(E)
Personal Property	Animals, crops, clothing, appliances, books, furnishings, household goods, musical instruments to \$550 per item, \$11,525 total	11 U.S.C. § 522(d)(3) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Personal Property	Health aids	11 U.S.C. § 522(d)(9)
Personal Property	Jewelry to \$1,450	11 U.S.C. § 522(d)(4) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Personal Property	Lost earnings	11 U.S.C. § 522(d)(11)(E)
Personal Property	Motor vehicle to \$3,450	11 U.S.C. § 522(d)(2) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))

Personal Property	Personal injury recoveries to \$21,625 exclusive of pain and suffering loss	11 U.S.C. § 522(d)(11)(D) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Personal Property	Wrongful death recoveries for person upon whom the debtor depended upon	11 U.S.C. § 522(d)(11)(B)
Public Benefits	Crime victim compensation	11 U.S.C. § 522(d)(11)(A)
Public Benefits	Public assistance	11 U.S.C. § 522(d)(10)(A)
Public Benefits	Social security	11 U.S.C. § 522(d)(10)(A)
Public Benefits	Unemployment compensation	11 U.S.C. § 522(d)(10)(A)
Public Benefits	Veteran's benefits	11 U.S.C. § 522(d)(10)(A)
Tools of the Trade	Implements, books, and tools of the trade to \$2,175	11 U.S.C. § 522(d)(6) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))
Wild Card	Any asset to \$1,150 plus up to \$10,825 of any unused portion of the homestead exemption pursuant to this section or 11 U.S.C. § 522(d)(1) .	11 U.S.C. § 522(d)(5) (dollar amounts adjusted pursuant to 11 U.S.C. § 104(b))