

Texas Bankruptcy Exemptions

The following is a list of the Texas exemptions that may be claimed when selecting the exemption scheme set forth in section 522(b)(2) of the United States Bankruptcy Code. Note that this list of exemptions may be supplemented with certain additional federal exemptions.

ASSET	DESCRIPTION	STATUTE
ALIMONY, MAINTENANCE AND SUPPORT		
Alimony, Maintenance and Support	Alimony, maintenance and support payments	Property Code § 42.001(b)(3)
ANIMALS		
Pets	Household pets	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(11)
Livestock	Horses (2), mules (2), donkeys (2), cattle (12), fowl (120), and other livestock (60), including the forage on hand for their consumption	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(10)
BOOKS, PICTURES, ART AND COLLECTIONS		
Books	Books used in a trade or profession	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(4)
Books, Art and Heirlooms	Household furnishings, art and family heirlooms	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(1)
FARM EQUIPMENT		
Equipment and Implements	Farm or ranch equipment and implements	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(3)
FIREARMS		
Firearms	Two firearms	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(7)

HOUSEHOLD GOODS

Home Furnishings	Home furnishings and family heirlooms	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(1)
Provisions	Provisions for consumption	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(2)

INSURANCE

Fraternal Benefit Societies	Fraternal benefit society benefits such as death benefits, medical benefits, annuity benefits, etc.	Insurance Code, § 885.316
Insurance Policies	Benefits, including cash value and proceeds, under a life, health, or accident insurance policy	Insurance Code, § 1108.051
Public School Employees	Uniform group insurance benefits for retirees of public schools	Insurance Code, § 1575.006
Texas Employees	Uniform group insurance benefits for Texas employees	Insurance Code, § 1551.011
Texas State College Employees	Uniform group insurance benefits for the employees of the University of Texas system and the Texas A & M system	Insurance Code, § 1601.008

JEWELRY

Jewelry	Jewelry, the value of which must not exceed 25% of the limitation established in section 42.001(a)	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(6)
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MACHINERY

Machinery and Equipment	Machinery and equipment used in a trade or professions	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(4)
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OFFICE FURNISHINGS

Office Furnishings and Supplies	Office furnishings and supplies used in a trade or professions	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(4)
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MOTOR VEHICLES

Automobiles, Trucks, Trailers, etc.	Automobiles, trucks trailers, tractors, etc. (any vehicle with 2, 3 or 4 wheels), for each qualified family member	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(9)
Farm or Ranch Vehicles	Farming or ranching motor vehicles	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(3)
Boats	Boats used in a trade or professions	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(4)
Vehicles	Motor vehicles used in a trade or profession	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(4)

PENSIONS AND PROFIT SHARING

Churches	Pensions and benefits for church ministers, teachers, etc.	Business and Organization Code, § 22.407
College Savings	Person's right to assets in any prepaid tuition contract, savings trust account, or qualified tuition program	Property Code § 42.0022
County and District Employees	Person's right to assets in the Texas county and district employees' retirement system	Government Code § 841.006
Firefighters	Firefighters' pension plan	Revised Statutes, Title 109, Article 6243e, § 5
IRAs	Person's right to assets in any Individual Retirement Account	Property Code § 42.0021(b) and (c)
Municipal Employees	Municipal employees' pension plan	Government Code § 851.006
Pensions and Profit Sharing Plans	Person's right to assets in any stock bonus, pension, profit-sharing, or similar plan, including a retirement plan for the self-employed	Property Code § 42.0021(a)
Police	Police officers' pension plan	Revised Statutes, Title 109, Article 6243j, § 20
Texas Employees	Texas employees' retirement system	Government Code § 811.005
Texas Judges	Person's right to assets in the judicial retirement system	Government Code § 831.004 and Government Code § 836.004
Texas Teachers	Person's right to assets in the teacher retirement system	Government Code § 821.005

REAL PROPERTY

Burial Lots	One or more burial lots	Property Code, § 41.001
Homestead – Rural	Homestead of 100 acres (single) or less, or 200 acres (family) or less	Texas Const., Art. XVI, § 50 ; Property Code, § 41.001 ; and Property Code, § 41.002
Homestead – Urban	Homestead of 10 acres or less in a city, village or town	Texas Const., Art. XVI, § 51 ; Property Code, § 41.001 ; and Property Code, § 41.002

SPORTS EQUIPMENT

Sports Equipment	Athletic and sporting equipment including bicycles	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(8)
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WEARING APPAREL

Health Aids	Professionally prescribed health aids	Property Code § 42.001(b)(2)
Wearing Apparel	Wearing apparel	Property Code § 42.001(a) (statutory cap) and Property Code § 42.002(a)(5)

MISCELLANEOUS

Commissions	Unpaid commissions, the value of which must not exceed 25% of the limitation established in section 42.001(a)	Property Code § 42.001(d)
Crime Victim Compensation	Crime victim's right to compensation	Code of Criminal Procedure, Article 56.49
Firefighter Survivors' Benefits	Financial assistance to survivors of firefighters	Government Code § 615.005
Law Enforcement Survivors' Benefits	Financial assistance to survivors of law enforcement officers	Government Code § 615.005
Public Assistance	Texas financial assistance and medical assistance program funds	Human Resources Code § 31.040 and Human Resources Code § 32.036
Partnership Property	Partner's interest in partnership property is not transferable	Business and Organization Code, § 152.308
Unemployment Compensation		Labor Code § 207.075
Wages	Current wages for personal services, exclusive of commissions and court ordered child support	Property Code § 42.001(b)(1)