

## WASHINGTON STATE EXEMPTION STATUTES

Federal Bankruptcy Exemptions are available.  
All law references are to Revised Code of Washington Annotated.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real property or mobile home to \$30,000 ( no limit if seeking to discharge debt based on failure to pay a state income tax assessed on retirement benefits received while a resident of Washington, 6.15.030)	6.13.010,6.13.030
	Must file homestead declaration before sale of home if property unimproved or home unoccupied	6.15.040
Insurance	Annuity contract proceeds to \$250 per month	48.18.430
	Disability proceeds, avails or benefits	48.18.400
	Fire insurance proceeds for destroyed exemption	6.15.030
	Fraternal benefit society benefits	48.36A.180
	Group life insurance policy or proceeds	48.18.420
	Life insurance proceeds or avails if beneficiary is not the insured	48.18.410
Miscellaneous	Property of business partnership	25.04.250
Pensions	City employees	41.28.200
	ERISA-qualified benefits	6.15.020
	IRAs	6.15.020
	Public employees	41.40.380
	State patrol officers	43.43.310
	Volunteer firefighters	41.24.240
Personal Property	Appliances, furniture, household goods & home yard equipment to \$2700 total (no limit on any property located within Washington if seeking to discharge debt based on failure to pay a state income tax assessed on retirement benefits received while a resident of Washington, 6.15.025)	6.15.010(3) (a)
	Books to \$1500	6.15.010(2)
	Burial plots sold by nonprofit cemetery association	68.20.120
	Clothing, no more than \$1000 in furs, jewelry, ornaments	6.15.010(1)
	Food and fuel for comfortable maintenance	6.15.010(3) (a)
	Keepsakes & pictures	6.15.010(2)
	Two motor vehicles to \$2500 total	6.15.010(3) ( c)
Public Benefits	Child welfare	74.13.070
	Crime victims' compensation	7.68.070, 51.32.040
	General assistance	74.04.280
	Industrial insurance (workers' compensation)	51.32.040
	Old-age assistance	74.08.210
	Unemployment compensation	50.40.020
Tools of Trade	Farm trucks, stock, tools, seed, equipment & supplies of farmer to \$5000 total	6.15.010(4) (a)
	Library, office furniture, office equipment & supplies of physician, surgeon, clergy or other professional to \$5000 total	6.15.010(4) (b)
	Tools & materials used in another's trade to \$5000	6.15.010(4) ( c)
Wages	Minimum 75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	6.27.150
Wild Card	\$1000 of any personal property (no more than \$100 in cash, bank deposits, bonds, stocks & securities)	6.15.010(3) (b)