

ARIZONA EXEMPTIONS (effective September 13, 2013)

(Use of federal bankruptcy exemptions in 11 U.S.C. 522(d) not permitted in Arizona. See A.R.S. § 33-1133.) The IRS can lien all the items on this page. The homestead exemption is capped at \$150,000 per home (A.R.S. § 33-1104). In order to qualify for a homestead the residence must be your primary residence. Community property liability: A.R.S. § 25-214 & 215. With the exception of the single homestead exemption, each adult has a separate exemption (A.R.S. § 33-1121.01). Therefore, \$6,000 in household furnishings is doubled for two adults in the house. The dollar amounts listed below is the resale value of the asset(s), not retail value. Items not on this list are not protected from your creditors. Nor are items on this list protected from creditors that you have granted a lien interest to – Deed of Trust on the home or security interest in personal property (charging your refrigerator on Sears card.)

TYPE OF PROPERTY	AMOUNT OF EXEMPTION	STATUTE
Homestead, consisting of debtor's equity in real property used as residence. 1 apartment of horizontal property regime, or mobile home and land upon which located.	\$150,000 (as of 8/25/04) – as against nonconsensual liens. Total exemption of \$150,000 for both spouses. Applies to identifiable cash proceeds of homestead sale for 18 months after sale. In bankruptcy – may be limited – see 11 § 522(p)	A.R.S. § 33-1101; A.R.S. § 33-1104 – consensual liens. Excluded; A.R.S. § 33-1102 (recording not required)
Household furniture, furnishings, household goods, including consumer electronic devices, and household appliances personally used by the debtor or a dependent of the debtor, not otherwise specifically prescribed in this chapter.	\$6,000 aggregate value	A.R.S. § 33-1123
One single bank account.	\$300	A.R.S. § 33-1126(A)(9)
Food, fuel and provisions for 6 months used by Debtor & family	100%	A.R.S. § 33-1124
Wearing apparel	\$500	A.R.S. § 33-1125(1)
Musical instruments of Debtor and family	\$400	A.R.S. § 33-1125(2)
Domestic pets, horses, milk cows and poultry	\$800	A.R.S. § 33-1125(3)
Engagement and Wedding rings	\$2,000	A.R.S. § 33-1125(4)
Library	\$250	A.R.S. § 33-1125(5)
Typewriter, one computer, bicycle, sewing machine, family bible, burial lot, rifle, shotgun or pistol.	\$1,000	A.R.S. § 33-1125(7)
Watch	\$150	A.R.S. § 33-1125(6)
Motor Vehicle - equity in vehicle	\$6,000 or \$12,000 if Debtor or Debtor's dependent is physically disabled	A.R.S. § 33-1125(8)
Wheel Chair and prescribed health aids	100%	A.R.S. § 33-1125(9)
*Interest in retirement plan qualified under Internal Revenue Code § 401(a), 403(a)(b), 408, 408(a), 409, 457 (deferred comp)	100% (except contributions within 120 days before filing petition	A.R.S. § 33-1126(B)
Prepaid rent and security deposits for Debtor's residence	\$2,000	A.R.S. § 33-1126(C)
Life Insurance proceeds paid or payable to surviving Spouse or child.	\$20,000	A.R.S. § 33-1126(A)(1)
Earning of minor child	100%	A.R.S. § 33-1126(A)(2)
One single bank account.	\$300	A.R.S. § 33-1126(A)(9)
Health, accident or disability insurance	100% (certain debts excepted)	A.R.S. § 33-1126(A)(4)

TYPE OF PROPERTY	AMOUNT OF EXEMPTION	STATUTE
Insurance proceeds for damage or destruction of exempt property	100% of exemption given for damaged or destroyed property.	A.R.S. § 33-1126(A)(5)
Cash surrender value of life insurance policies must be owned by the debtor (for at least two unexpired continuous years).	100% (beneficiary must be a dependent)	A.R.S. § 33-1126(A)(6)
Damages for wrongful levy or execution	100%	A.R.S. § 33-1126(A)(8)
Annuity (owned by DEBTOR for at least 2 years, beneficiary must be minor and dependant family member) Warning: some annuity companies list themselves as owner	100%	A.R.S. § 33-1126(A)(7)
Necessary tools, equipment, instruments, marketing tools, phone numbers, intangible work produce used in business or profession.	\$5,000 (does not include personal motor vehicle)	A.R.S. § 33-1130(1)
Machinery, utensils, fee, grain, seed and animals of farmer.	\$2,500 (primary income from farming)	A.R.S. § 33-1130(2)
Arms, uniforms/accoutrements required by law	100%	A.R.S. § 33-1130(3)
Net disposable earnings (less deductions required by law) includes pension and retirements payment.	75% or 30 X the federal minimum hourly wage, per week, whichever is greater. Doesn't apply to child support.	A.R.S. § 33-1131
Unemployment compensation benefits	100%	A.R.S. § 23-783
Workmen's compensation benefits	100%	A.R.S. § 23-1068
Welfare assistance	100%	A.R.S. § 46-208
Long Term Disability Program Benefits	100%	A.R.S. § 38-797.11
Child support or maintenance	100%	A.R.S. § 33-1126(A)(3)
Firemen's relief and pension benefits	100%	A.R.S. § 9-968
Police pension benefits	100%	A.R.S. § 9-931
Teacher's retirement benefits	100%	A.R.S. § 43-1201
State employee's retirement benefits	100%	A.R.S. § 38-792
Correction Officer Retirement Plan	100%	A.R.S. §38-897
Public Safety Personnel Retirement	100%	A.R.S. §18-850(c)
Arizona Ranger Benefits	100%	A.R.S. §41-955
Fraternal Benefit Society benefits	100%	A.R.S. § 20-881
School Equipment used to teach	100%	A.R.S. § 33-1127
Firefighting equipment	100%	A.R.S. § 33-1128
Property that belongs to the public	100%	A.R.S. § 33-1129
Social Security (protected in bank account if NOT co-mingled) NOTE: Exceptions are set forth in next column – garnishment could be 65% of government benefits can be garnished, then the balance garnished once deposited into bank account.	100% - except: (1)enforce child support or alimony - 42 USC 65(2) court-ordered victim restitution - 18 USC 3613(3) unpaid federal taxes - 26 USC 6334(c)(4) current year federal income tax - 26 USC 3402 (P)(5) some other debts - see Debt Collection Act of 1996	42 U.S.C. § 407(a), SEC 207
VA Benefits	100%	38 USC §5301(a)(1)