

TEXAS STATE EXEMPTION STATUTES

Federal Bankruptcy Exemptions are available.

All law references are to Texas Revised Civil Statutes Annotated unless otherwise noted.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Unlimited; property cannot exceed 1 acre in town, village, city or 100 acres (200 acres for families) elsewhere; sale proceeds exempt for 6 months after sale (need not occupy if not acquire another home, Property 41.003) May file homestead declaration	Property 41.001, 41.002 Property 41.005
Insurance	Church benefit plan benefits Fraternal benefit society benefits Life, health, accident or annuity benefits or monies, including policy proceeds and cash values to be paid or rendered to beneficiary or insured Life insurance present value if beneficiary is debtor or debtor's dependent (see note under personal property) Retired public school employees group insurance Texas employee uniform group insurance Texas state college or university employee benefits	1407a-6 Insurance 10.28 Insurance 21.22 Property 42.002(a) (12) Insurance 3.50-4(11) (a) Insurance 3.50-2(10) (a) Insurance 3.50-2(10) (a) Insurance 3.50-3(9) (a)
Miscellaneous Pensions	Property of business partnership County & district employees ERISA-qualified government or church benefits, including Keoghs and IRAs Firefighters IRAs to extent tax-deferred Judges Keoghs to extent tax-deferred Law enforcement officers' survivors Municipal employees Police officers Retirement benefits to extent tax-deferred State employees Teachers	6132b-25 Government 811.005 Property 42.0021 6243e(5), 6243e.1(12), 6243e.2(12) Property 42.0021 Government 811.005 Property 42.0021 6228f(8) 6243g, Government 811.005 6243d-1(17), 6243j(20),6243g- 1(23B) Property 42.0021 Government 811.005 Government 811.005
Personal Property	Athletic and sporting equipment, including bicycles; 2 firearms; home furnishings, including family heirlooms; food; clothing; jewelry (not to exceed 25% of total exemption); 1 two-, three- or four wheeled motor vehicle per member of family or single adult who holds a driver's license (or who operates vehicle for someone else who does not have a license); 2 horses, mules or donkeys and a saddle, blanket and bridle for each; 12 head of cattle; 60 head of other types of livestock; 120 fowl; and pets to \$30,000 total (\$60,000 for head of family) Burial plots Health aids	Property 42.001, 42.002 Property 41.001 Property 42.001(b) (2)
Public Benefits	Crime victims' compensation Medical assistance Public assistance Unemployment compensation Workers' compensation	8309-1(7) (f) Hum. Res. 32.036 Hum. Res. 31.040 5221b-13 8308-4.07
Tools of Trade	Farming or ranching vehicles and implements Tools, equipment (includes boat & motor vehicles) & books	Property 42.002(a) (3) Property 42.002(a) (4)
Wages	Earned but unpaid wages Unpaid commissions to 75% (see personal property)	Property 42.001(b) (1) Property 42.001(d)
Wild Card	None	