

## WISCONSIN STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.

All law references are to Wisconsin Statutes Annotated.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Property you occupy or intend to occupy to \$40,000; sale proceeds exempt for 2 years from sale if you plan to obtain another home ( husband and wife may not double)	815.20
Insurance	Federal disability insurance	815.18(3) (ds)
	Fire proceeds for destroyed exempt property for 2 years from receiving	815.18(3) (e)
	Fraternal benefit society benefits	614.96
	Life insurance policy or proceeds to \$5000, if beneficiary is a married woman	766.09
	Life insurance proceeds held in trust by insurer, if clause prohibits proceeds from being used to pay beneficiary's creditors	632.42
	Life insurance proceeds if beneficiary was dependent of insured, needed for support	815.18(3) (l) (a)
	Unmatured life insurance contract, except credit insurance contract, owned by debtor & insuring debtor, dependent of debtor or someone debtor is dependent on	815.18(3) (f)
	Unmatured life insurance contract's accrued dividends, interest or loan value (to \$4000 total in all contracts), if debtor owns contract & insured is debtor, dependent of debtor or someone debtor is dependent on	815.18(3) (f)
Miscellaneous	Alimony, child support needed for support	815.18(3) ( c)
	Property of business partnership	178.21
Pensions	Certain municipal employees	66.81
	Firefighters, police officers who worked in city with population over 100,000	815.18(3) (ef) 815.18(3) (n)
	Military pensions	815.18(3) (j)
	Private or public retirement benefits	40.08(1)
	Public employees	
Personal Property	Burial provisions	815.18(3) (a)
	Deposit accounts to \$1000	815.18(3) (k)
	Household goods and furnishings, clothing, keepsakes, jewelry, appliances, books, musical instruments, firearms, sporting goods, animals and other tangible property held for personal, family or household use to \$5000 total	815.18(3) (d)
	Lost future earnings recoveries, needed for support	815.18(3) (l) (d)
	Motor vehicles to \$1200	815.18(3) (g)
	Personal injury recoveries to \$25,000	815.18(3) (l) (c)
	Tenant's lease or stock interest in housing co-op, to homestead amount	182.004(6)
	Wages used to purchase savings bonds	20.921(1) (e)
	Wrongful death recoveries, needed for support	815.18(3) (l) (b)
Public Benefits	Crime victims' compensation	949.07
	Social Service payments	49.41
	Unemployment compensation	108.13
	Veterans benefits	45.35(8) (b)
	Workers' compensation	102.27
Tools of Trade	Equipment, inventory, farm products, books and tools of trade to \$7500 total	815.18(3) (b)
Wages	75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	815.18(3) (h)
Wild Card	None	