

MISSOURI STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.
All law references are to Annotated Missouri Statutes unless otherwise noted.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real property to \$15,000 or mobile home to \$5000 (joint owners may not double)	513.430(6), 513.475
Insurance	Property held as tenancy for the entirety may be exempt against debts owed by only one spouse	<i>In re Anderson</i> , 12 B.R. 483 (W.D. Mo. 1981)
	Assessment or insurance premium proceeds	377.090
	Disability or illness benefits	513.430(10)(c)
	Fraternal benefit society benefits to \$150,000, bought over 12 months before filing; or	513.430(8)
	Life insurance dividends, loan value or interest to \$150,000, bought over 12 months before filing	513.430(8)
	Life insurance proceeds if policy owned by woman & insures her husband	376.530
	Life insurance proceeds if policy owned by unmarried woman and insures her father or brother	376.550
Miscellaneous	Stipulated insurance premiums	377.330
	Unmatured life insurance policy	513.430(7)
Pensions	Alimony, child support to \$750 per month	513.430(10)(d)
	Property of business partnership	358.250
Pensions	Employees of cities with 100,000 or more people	71.207
	ERISA-qualified benefits needed for support (only payments being received)	513.430(10)(e)
	Firefighters	87.090, 87.365, 87.485
	Highway & transportation employees	104.250
	Police Department employees	86.190, 86.353, 86.493, 86.780
	State employees	104.540
Personal Property	Teachers	169.090
	Appliances, household goods, furnishings, clothing, books, crops, animals & musical instruments to \$1,000	513.430(1)
	Burial grounds to 1 acre or \$100	214.190
	Health aids	513.430(9)
	Wedding Ring to \$1,500 or Other Jewelry to \$500	513.430(2)
	Motor vehicle to \$3000	513.430(5)
	Personal injury causes of action	<i>In re Mitchell</i> , 73 B.R. 93 (E.D. Mo. 1987)
Public benefits	Wrongful death recoveries for person debtor depended on	513.430(11)
	AFDC	513.430(10)(a)
	Social security	513.430(10)(a)
	Unemployment compensation	288.380(10)(l), 53.430(10)(c)
Tools of Trade	Veterans' benefits	513.430(10)(b)
	Workers' compensation	287.260
	Implements, books & tools of trade to \$2000	513.430(4)
Wages	Minimum 75% of earned but unpaid wages (90% for head of family); bankruptcy judge may authorize more for low-income debtors	525.030
	Wages of servant or common laborer to \$90	513.470
WILD CARD	\$1250 of any property if head of family, else \$400; head of family may claim an additional \$250 per child	513.430(3), 513.440