

Washington State Bankruptcy Exemptions

Discover how Washington's bankruptcy exemptions safeguard your home, car, personal belongings, and more.

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Updated 5/05/2025

Why Trust Us? Fact-Checked

Washington bankruptcy exemptions protect your property when [filing for bankruptcy](#), and becoming familiar with them before filing can help you determine whether your assets are at risk. If you have more questions, read [How to File Bankruptcy in Washington State](#). You'll find answers, helpful checklists, and an interactive bankruptcy quiz link.

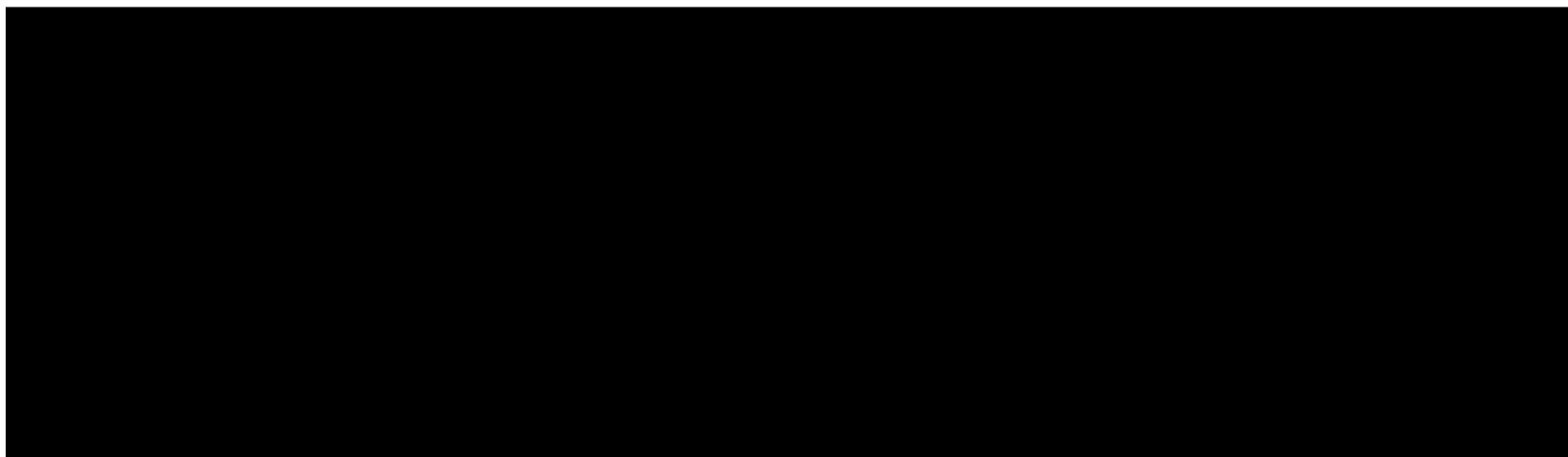
In This Article

How Do Bankruptcy Exemptions Work?

"Creditors receive bankruptcy funds when a bankruptcy filer owns "nonexempt" property not covered by a bankruptcy exemption."

Bankruptcy helps struggling people get back on their feet by lessening their debt burden, not stripping them of everything they own. Exemptions allow bankruptcy filers to keep things needed to maintain a home and employment. To determine whether your property is protected under exemption laws, you'll compare your property to the available laws. Most filers must use [state exemption laws](#), but some states allow filers to use the [federal exemption laws](#) instead.

However, paying creditors is also an important consideration. Bankruptcy exemptions balance these interests by letting filers keep necessary property but not unnecessary [luxury items](#).



Creditors receive bankruptcy funds when a bankruptcy filer owns "nonexempt" property not covered by a bankruptcy exemption. In [Chapter 7 bankruptcy](#), the trustee responsible for the case sells the nonexempt property and pays creditors with the proceeds. In [Chapter 13 bankruptcy](#), filers must pay an amount equal to the nonexempt portion through the [Chapter 13 repayment plan](#), which the trustee forwards to creditors. (You'll find a more extensive explanation of Chapters 7 and 13 below under the heading "What Are the Differences Between Chapters 7 and 13 Bankruptcy?")

Example. When Maria filed for Chapter 7 bankruptcy, she had \$5,000 in her checking account. In her bankruptcy petition, she listed her state's \$500 cash exemption and gave the nonexempt \$4,500 to the bankruptcy trustee.

Example. Harold owned an RV worth \$25,000 when he filed for Chapter 13 bankruptcy. His state's exemption statutes didn't protect RVs, so he was required to pay the value of the RV to creditors as part of his monthly Chapter 13 payment.

Not Sure What to Expect in Bankruptcy?

- Explore [what bankruptcy can do](#) for you.
- Learn what [to avoid doing before bankruptcy](#).
- Discover the [differences between Chapters 7 and 13](#).

For more targeted information, try our [10-question bankruptcy quiz](#). It can help identify bankruptcy issues that are best handled by a [bankruptcy lawyer](#).

Will Washington Bankruptcy Exemptions Protect My Property?

Yes, but you have two choices in Washington. You can use Washington state exemptions and [federal nonbankruptcy exemptions](#). Or you can use [federal bankruptcy exemptions](#). You'll find both lists below. In many cases, married filers can double the exemption amount when filing together when they both own the property. Check with a local bankruptcy lawyer for specifics.

What Are the Washington Bankruptcy Exemptions?

Caution: The state exemptions are not being updated in real time and should not be relied upon; they should only be used as a general guide. Some state exemption amounts could be higher, and your state may have changed the law by adding new exemptions or deleting old ones. You must verify exemption availability through independent research or by consulting a local bankruptcy attorney.

Homestead Exemption

A [homestead exemption](#) helps you keep your residential house after bankruptcy. The Washington homestead exemption is much more generous than the federal homestead exemption. Washington's homestead exemption amount is the greater of \$125,000 or the previous year's median property value for the county where the property is located, which changes yearly. For instance, the 2024 median property value amounts range from \$485,000 (across most of the state) to \$823,000 (check with a local bankruptcy lawyer). [Washington Center for Real Estate Research](#) publishes the exemptable property values.

You can use the homestead exemption to protect personal property used as a residence, such as a mobile home, but the exemption amount is reduced significantly. Spouses can't double Washington's homestead exemption. (RCW §§ 6.13.010, 6.13.020, 6.13.030.) Learn more about [protecting your home in bankruptcy](#).

Motor Vehicle Exemption

A [motor vehicle exemption](#) helps you maintain transportation after bankruptcy. A filer can exempt the equity in one motor vehicle up to \$15,000 in value using Washington's motor vehicle exemption. Spouses filing jointly can each exempt a vehicle. (RCW § 6.15.010(1)(d)(iii).) Find out other requirements you'll need to meet to protect a [car in bankruptcy](#).

Wildcard Exemption

A filer can exempt up to \$10,000 worth of personal property, with some exceptions, using Washington's [wildcard exemption](#). For instance, the amount you can protect in cash and bank accounts is limited to \$2,000 for people with consumer debts and \$2,500 for filers with student loans. (RCW § 6.15.010(1)(d)(ii).)

Tools of the Trade Exemption

- A debtor can exempt up to \$15,000 in tools, instruments, and materials used to carry on his or her trade. Special exemptions are available for farmers, physicians, attorneys, and clergymen. (RCW § 6.15.010(1)(e)(i)-(iii).)

Personal Property Exemptions

- Clothing. All clothing, except for no more than \$3,500 for furs, jewelry, and personal ornaments per person (RCW § 6.15.010(1)(a)).
- Family pictures and keepsakes. Books and electronic media to \$3,500 per person (RCW § 6.15.010(1)(b).)
- Cell phone, personal computer, and printer. (RCW § 6.15.010(1)(c).)
- Household goods, furniture, and provisions. Not to exceed \$6,500 per individual or \$13,000 per married couple, with no single item to exceed \$750 (RCW § 6.15.010(1)(d)(i).)
- Child support. (RCW § 6.15.010(1)(d)(iv).)
- Professionally prescribed health aids. (RCW § 6.15.010(1)(d)(v).)
- Personal injury recovery. Not to exceed \$20,000 per individual or loss of future income payments to the extent reasonably necessary. (RCW § 6.15.010(1)(d)(vi).)
- Tuition units. Must be purchased more than two years before filing. (RCW § 6.15.010(1)(f).)
- Annuities. (RCW § 6.15.020(1).)

Other Exemptions

- Fire insurance proceeds from exempt property. (RCW § 6.15.030.)
- Some separate property of a spouse. (RCW §§ 6.15.040, 26.16.200.)
- Wages, salaries, and personal services compensation. (RCW § 6.27.150.)
- Trust income. (RCW § 6.32.250.)
- Crime victim compensation. (RCW §§ 7.68.070, 51.32.040.)
- Some partnership property. (RCW § 25.04.250.)
- Uniforms and firearms. (RCW § 38.40.150.)
- Police and fire retirement.
- Disability benefits. (RCW § 48.18.400.)
- Individual and group life insurance proceeds. (RCW §§ 48.18.410-420.)
- Annuity contract benefits. Up to \$3,000 per month. (RCW § 48.18.430.)
- Fraternal benefit society benefits. (RCW § 48.36A.180.)
- Burial lots. Must be sold by a nonprofit association. (RCW §§ 68.20.120, 68.24.220.)
- Work release earnings. (RCW § 72.65.060.)
- Public assistance. (RCW §§ 74.04.280, 74.08.210, 40.020, 51.32.040)

Pension and Retirement Exemptions

- Police and firefighter retirement benefits are exempt. (RCW §§ 41.26.053, 41.20.180, 41.24.240, 43.43.310.)
- Retirement benefits of teachers are exempt. (RCW §§ 41.32.590, 41.32.052, 41.32.055.)
- City employee retirement benefits are exempt. (RCW §§ 41.44.240, 41.28.200.)
- A debtor may exempt federal pension benefits except for child support, and retirement disability benefits except for alimony and child support. (RCW §§ 6.15.020(2), (3).)
- Most tax-exempt pensions and retirement accounts are exempt because federal law lets filers keep tax-exempt [retirement accounts in bankruptcy](#). These retirement accounts include 401(K)s, 403(b)s, profit-sharing and money purchase plans, SEP and SIMPLE IRAs, and traditional and Roth IRAs to \$1,711,975 per person for cases filed between April 1, 2025, and March 31, 2028. ([11 USC §§ 522\(b\)\(3\)\(C\); \(n\)](#); current amounts are posted in the [Federal Register](#).)

You can check with your fund to determine if it qualifies for tax-exempt status.