

New Ohio Statutory Exemptions
EFFECTIVE 4/1/13
Exemptions Indexed as of 4/1/2013

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O.R.C. §2329.66(A)...	Exemption	Prior Amount	New Amount 4/1/2013	References & Notes
(1)	Residential Property or Personal Residence	\$125,000. in one parcel 3/27/13 TO 3/31/2013 ONLY	\$132,900 in one parcel	\$20,200 PRIOR TO 3/27/13
(2)	Motor Vehicle	\$3,450 in one vehicle	\$3,675 in one vehicle	
(4)(a)	Household Goods and Furnishings, Apparel, Appliances, Books, Animals, Crops, Musical Instruments, Firearms, Hunting and Fishing Equipment	\$11,525 aggregate Limitations: • \$550 on any particular item	\$12,250 aggregate Limitation: • \$575 in any particular item	
(4)(b)	Jewelry	\$1450 aggregate	\$1550 aggregate	
(5)	Implements of Trade	\$2175 aggregate	\$2325 aggregate	
(9)(g)	IRS Exemptions	None	100% of payments under Child Tax Credit and Earned Income Tax Credit	26 U.S.C. §§ 24, 32
(12)(c)	Right to Receive or Payments Received within Prior 12 Months on Account of Personal Bodily Injury	\$21,625	\$23,000 aggregate	O.R.C. §2969.21; <i>See In re Watson</i> , 187 B.R. 583 (Bankr. N.D. Ohio 1995); <i>In re Lester</i> , 141 B.R. 157 (Bankr. S.D. Ohio 1991); <i>n re Tosti</i> , 276 B.R. 204 (Bankr. S.D. Ohio 2001)
(18)	General Exemption (Wild Card)	\$1,150	\$1225 aggregate	

Exemptions

O.R.C. §2329.66(A)...	Exemption	Amount	Reference & Notes
(3)	Cash on Hand, Money Becoming Due Payable within 90 Days of Filing, Tax Refunds, Money on Deposit with Financial Institutions and Others	\$450 aggregate	
(6)	Beneficiary Funds, Life and Health Insurance	Unlimited	O.R.C. §2329.63; §3911.10; §3917.05; §3921.18; §3923.19
(7)	Health Aids	Unlimited	
(8)	Burial Lots	Unlimited	O.R.C. §517.09; §1721.07
(9)(a)	Living Maintenance	Unlimited	O.R.C. §3304.19
(9)(b)	Workers' Compensation	Unlimited	O.R.C. §4123.67
(9)(c)	Unemployment Benefits	Unlimited	O.R.C. §4141.32
(9)(d)	Ohio Works First Cash Assistance	Unlimited	O.R.C. §5107.75
(9)(e)	Benefits/Services From Prevention, Retention and Contingency Programs	Unlimited	O.R.C. §5108.08
(9)(f)	Disability Financial Assistance	Unlimited	O.R.C. §5115.06
(10)	Retirement Account Funds including Pension, Benefit, Annuity, Retirement Allowance, Accumulated Contributions, PERS Deferred Compensation, Ohio Public Safety Officers Death Benefit Fund, IRA, Roth IRA, Education Individual Retirement Account and Keogh or H.R. 10 Plan	Unlimited	<i>But see</i> Federal Bankruptcy Exemptions regarding Tax Exempt Retirement Funds, IRAs and Roth IRAs (Table 3)
(11)	Child and Spousal Support	Unlimited	
(12)(a)	Right to Receive or Payments Received within Prior 12 Months on Account of Reparations (Victims of Crimes)	Unlimited	O.R.C. §2743.51 et seq.
(12)(b)	Right to Receive or Payments Received within Prior 12 Months on Account of Wrongful Death	Unlimited	
(12)(d)	Right to Receive or Payments Received within Prior 12 Months on Account of Lost Future Earnings	Unlimited	
(13)	Personal Earnings	Greater of: • If paid weekly 30 times federal minimum wage, or if paid bi-weekly 60 times, or if paid monthly 100 times OR • 75% of disposable earnings	15 U.S.C. §1673; 29 U.S.C. §206(a)(1); <i>See Daugherty v. Central Trust Co.</i> , 28 Ohio St. 3d 441(1986); <i>See</i> O.R.C. § 2716.01 defining "personal earnings"
(14)	Partnership Property	Unlimited	O.R.C. §1775.24; <i>See In re Doddy</i> , 164 B.R. 267 (Bankr. S.D. Ohio 1994)
(15)	Seal and Register of Public Notary	Unlimited	O.R.C. §147.04
(16)	Tuition Payment Contract	Unlimited	O.R.C. §3334.09; §3334.15

Federal Bankruptcy Exemptions

Exemption	Amount	Reference & Notes
Tax Exempt Retirement Funds, Direct Transfers and Rollover Distributions 11 U.S.C. §522(b)(3)(C) <i>as amended by BAPCPA</i>	Unlimited	26 U.S.C. §§ 401, 402(c), 403, 408, 408A, 414, 457, 501(a)
IRAs and Roth IRAs 11 U.S.C. §§522(b)(3)(C), 522(n) <i>as amended by BAPCPA</i>	\$ 1,095,000 aggregate, not including rollover contributions, except such amount may be increased where justice so requires	26 U.S.C. §§ 408, 408A

Federal Non-Bankruptcy Exemptions

O.R.C. § 2329.66(A)(17)

Exemption	Amount	Reference & Notes
Social Security Payments	Unlimited	42 U.S.C. §407
Railroad Workers' Unemployment Insurance	Unlimited	45 U.S.C. §352(e)
Railroad Retirement Act Annuities and Pensions	Unlimited	45 U.S.C. §231(m)
Wages of Fisherman and Seamen While on Voyage	Unlimited	46 U.S.C. §11109
Lighthouse Workers' Survivor Benefits	Unlimited	33 U.S.C. §775
Longshoremens' and Harbor Workers' Compensation Act Death and Disability Benefits	Unlimited	33 U.S.C. §916
Foreign Service Retirement and Disability Payments	Unlimited	22 U.S.C. §4060
Veterans' Benefits	Unlimited	38 U.S.C. §5301
Military Honor Roll Pensions	Unlimited	38 U.S.C. §1562
Military Service Employees' Pensions	Unlimited	10 U.S.C. §5301
Military Service Annuities	Unlimited	10 U.S.C. §1440
Military Service Survivor Benefits	Unlimited	10 U.S.C. §1450(i)
War Hazard Death or Injury Compensation	Unlimited	42 U.S.C. §1717
Service Members' Group Life Insurance or Veterans' Group Life Insurance Benefits	Unlimited	38 U.S.C. §1970
Central Intelligence Agency Retirement and Disability System Payments	Unlimited	50 U.S.C. §2094
Civil Service Retirement Benefits	Unlimited	5 U.S.C. §8346
Federally Insured or Guaranteed Student Loans, Grants, and Work Assistance	Unlimited	20 U.S.C. §1095a(d)
Government Employee Death and Disability Benefits For Work Related Injuries	Unlimited	5 U.S.C. §8130
Judges' Survivor Benefits, U.S. Court Director's Survivor Benefits, Judicial Center Director's Survivor Benefits, Supreme Court Chief Justice Administrator's Benefits	Unlimited	28 U.S.C. §376
Klamath Indian Tribe Benefits	Unlimited	25 U.S.C. §§543, 545