

GEORGIA STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All law references are to the Official Code of Georgia Annotated, not to the Georgia Code Annotated.

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	Real or personal property, including co-op, used as residence to	
	\$5,000 ; unused portion of homestead may be applied to any property	44-13-100(a)(1)
INSURANCE	Annuity and endowment contract benefits	33-28-7
	Disability or health benefits to \$250 per month	33-29-15
	Fraternal benefit society benefits	33-15-20
	Group insurance	33-30-10
	Industrial life insurance if policy owned by someone you depend on, needed for support	33-26-5
	Life insurance proceeds if policy owned by someone you depended on, needed for support	44-13-100(a)(11)(C)
	Unmatured life insurance contract	44-13-100(a)(8)
	Unmatured life insurance dividends, interest, loan value or cash value to \$2,000 if beneficiary is you or someone you depend on	44-13-100(a)(9)
MISCELLANEOUS	Alimony, child support needed for support	44-13-100(a)(2)(D)
PENSIONS	Employees of non-profit corporations	44-13-100(a)(2.1)(B)
	ERISA-qualified benefits	18-4-22

	Public employees	44-13-100(a)(2.1)(A), 47-2-332
	Other pensions needed for support	18-4-22, 44-13-100 (a)(2)(E), 44-13-100(a)(2.1)(C)
PERSONAL PROPERTY	Animals, crops, clothing, appliances, books, furnishings, household goods, musical instruments to \$200 per item, \$3,500 total	44-13-100(a)(4)
	Burial plot, in lieu of homestead	44-13-100(a)(1)
	Health aids	44-13-100(a)(10)
	Jewelry to \$500	44-13-100(a)(5)
	Lost future earnings needed for support	44-13-100(a)(11)(E)
	Motor vehicles to \$1,000	44-13-100(a)(3)
	Personal injury recoveries to \$7,500	44-13-100(a)(11)(C)
	Wrongful death recoveries needed for support	44-13-100(a)(11)(B)
PUBLIC BENEFITS	Aid to blind	49-4-58
	Aid to disabled	49-4-84
	Crime victims' compensation	44-13-100(a)(11)(A)
	Local public assistance	44-13-100(a)(2)(A)
	Old age assistance	49-4-35
	Social security	44-13-100(a)(2)(A)
	Unemployment compensation	44-13-100(a)(2)(A)
	Veterans' benefits	44-13-100(a)(2)(B)
	Workers' compensation	34-9-84
TOOLS OF TRADE	Implements, books and tool of trade to \$500	44-13-100(a)(7)
WAGES	Minimum 75% of earned but unpaid wages for private and federal workers; bankruptcy judge may authorize more for low-income debtors	18-4-20, 18-4-21
WILD CARD	\$400 of any property	44-13-100(a)(6)
	Unused portion of homestead exemption, of any property	44-13-100(a)(6)