

RCW 6.15.010 Exempt property. (Effective until July 1, 2025.)

(1) Except as provided in RCW 6.15.050, the following personal property is exempt from execution, attachment, and garnishment:

(a) All wearing apparel of every individual and family, but not to exceed \$3,500 in value in furs, jewelry, and personal ornaments for any individual.

(b) All private libraries including electronic media, which includes audiovisual, entertainment, or reference media in digital or analogue format, of every individual, but not to exceed \$3,500 in value, and all family pictures and keepsakes.

(c) A cell phone, personal computer, and printer.

(d) To each individual or, as to community property of spouses maintaining a single household as against a creditor of the community, to the community, provided that each spouse is entitled to his or her own exemptions in this subsection (1)(d):

(i) All household goods, appliances, furniture, and home and yard equipment, not to exceed \$6,500 in value for the individual, said amount to include provisions and fuel for comfortable maintenance;

(ii) In a bankruptcy case, any other personal property, except personal earnings as provided under RCW 6.15.050(1), not to exceed \$10,000 in value. The value shall be determined as of the date the bankruptcy petition is filed;

(iii) Other than in a bankruptcy case as described in (d)(ii) of this subsection, other personal property, except personal earnings as provided under RCW 6.15.050(1), not to exceed \$3,000 in value, of which not more than:

(A) For all debts except private student loan debt and consumer debt, \$500 in value may consist of bank accounts, savings and loan accounts, stocks, bonds, or other securities. The maximum exemption under this subsection (1)(d)(iii)(A) shall be automatically protected and may not exceed \$500, regardless of the number of existing separate bank accounts, savings and loan accounts, stocks, bonds, or other securities.

(B) For all private student loan debt, \$2,500 in value may consist of bank accounts, savings and loan accounts, stocks, bonds, or other securities. \$1,000 in value shall be automatically protected. The maximum exemption under this subsection (1)(d)(iii)(B) may not exceed \$2,500, regardless of the number of existing separate bank accounts, savings and loan accounts, stocks, bonds, or other securities.

(C) For all consumer debt, \$2,000 in value may consist of bank accounts, savings and loan accounts, stocks, bonds, or other securities. \$1,000 in value shall be automatically protected. The maximum exemption under this subsection (1)(d)(iii)(C) may not exceed \$2,000, regardless of the number of existing separate bank accounts, savings and loan accounts, stocks, bonds, or other securities;

(iv) A motor vehicle not to exceed \$15,000 in aggregate value;

(v) Any past due, current, or future child support paid or owed to the debtor, which can be traced;

(vi) All professionally prescribed health aids for the debtor or a dependent of the debtor;

(vii) To any individual, the right to or proceeds of a payment not to exceed twenty thousand dollars on account of personal bodily injury, not including pain and suffering or compensation for actual pecuniary loss, of the debtor or an individual of whom the debtor is a dependent; or the right to or proceeds of a payment in compensation of loss of future earnings of the debtor or an individual of whom the

debtor is or was a dependent, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor; and

(viii) In a bankruptcy case, the right to or proceeds of personal injury of the debtor or an individual of whom the debtor is a dependent; or the right to or proceeds of a payment in compensation of loss of future earnings of the debtor or an individual of whom the debtor is or was a dependent are free of the enforcement of the claims of creditors, except to the extent such claims are for the satisfaction of any liens or subrogation claims arising out of the claims for personal injury or death. The exemption under this subsection (1)(d)(viii) does not apply to the right of the state of Washington, or any agent or assignee of the state, as a lienholder or subrogee under RCW 43.20B.060.

(e) To any individual, the tools, instruments, materials, and supplies used to carry on his or her trade not to exceed \$15,000 in value.

(f) Tuition units, under chapter 28B.95 RCW, purchased more than two years prior to the date of a bankruptcy filing or court judgment, and contributions to any other qualified tuition program under 26 U.S.C. Sec. 529 of the internal revenue code of 1986, as amended, and to a Coverdell education savings account, also known as an education individual retirement account, under 26 U.S.C. Sec. 530 of the internal revenue code of 1986, as amended, contributed more than two years prior to the date of a bankruptcy filing or court judgment.

(2) For purposes of this section, "value" means the reasonable market value of the debtor's interest in an article or item at the time it is selected for exemption, exclusive of all liens and encumbrances thereon.

(3) In the case of married persons, each spouse is entitled to the exemptions provided in this section, which may be combined with the other spouse's exemption in the same property or taken in different exempt property. [2023 c 393 s 1; 2021 c 50 s 2; 2019 c 371 s 3; 2018 c 199 s 203; 2012 c 117 s 2; 2011 c 162 s 2; 2005 c 272 s 6; 2002 c 265 s 1; 1991 c 112 s 1; 1988 c 231 s 5; 1987 c 442 s 301; 1983 1st ex.s. c 45 s 8; 1979 ex.s. c 65 s 1; 1973 1st ex.s. c 154 s 13; 1965 c 89 s 1; 1886 p 96 s 1; Code 1881 s 347; 1879 p 157 s 1; 1877 p 73 s 351; 1869 p 87 s 343; 1854 p 178 s 253; RRS s 563. Formerly RCW 6.16.020.]

Expiration date—2023 c 393 ss 1 and 4: "Sections 1 and 4 of this act expire July 1, 2025." [2023 c 393 s 6.]

Findings—Intent—2021 c 50: "The legislature has previously recognized that garnishees have no responsibility for the situation leading to the garnishment of a debtor's wages, funds, or other property, but that the garnishment process is necessary for the enforcement of obligations. The legislature has further recognized the importance of reducing or offsetting the administrative burden on the garnishee to the extent that that can be accomplished consistent with the goal of effectively enforcing debtors' unpaid obligations. At the same time, debtors must be afforded the exemptions to which they are statutorily entitled and protected from garnishments that violate Washington law.

By establishing automatic exemption amounts and specifying when and how much a garnishee bank is required to hold and release, the legislature intends to ease the burden on garnishees while protecting

debtors from situations in which the entirety of their bank accounts are frozen before they have any opportunity to assert certain rightful exemptions." [2021 c 50 s 1.]

Expiration date—2021 c 50: "This act expires July 1, 2025."
[2021 c 50 s 4.]

Findings—Intent—Short title—2018 c 199: See notes following RCW 67.08.100.

Severability—1988 c 231: See note following RCW 6.01.050.

Severability—1973 1st ex.s. c 154: See note following RCW 2.12.030.

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(B) For all private student loan debt, \$2,500 in value may consist of bank accounts, savings and loan accounts, stocks, bonds, or other securities. The maximum exemption under this subsection (1)(d)(iii)(B) may not exceed \$2,500, regardless of the number of existing separate bank accounts, savings and loan accounts, stocks, bonds, or other securities.

(C) For all consumer debt, \$2,000 in value may consist of bank accounts, savings and loan accounts, stocks, bonds, or other

securities. The maximum exemption under this subsection (1)(d)(iii)(C) may not exceed \$2,000, regardless of the number of existing separate bank accounts, savings and loan accounts, stocks, bonds, or other securities;

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(vii) To any individual, the right to or proceeds of a payment not to exceed twenty thousand dollars on account of personal bodily injury, not including pain and suffering or compensation for actual pecuniary loss, of the debtor or an individual of whom the debtor is a dependent; or the right to or proceeds of a payment in compensation of loss of future earnings of the debtor or an individual of whom the debtor is or was a dependent, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor; and

(viii) In a bankruptcy case, the right to or proceeds of personal injury of the debtor or an individual of whom the debtor is a dependent; or the right to or proceeds of a payment in compensation of loss of future earnings of the debtor or an individual of whom the debtor is or was a dependent are free of the enforcement of the claims of creditors, except to the extent such claims are for the satisfaction of any liens or subrogation claims arising out of the claims for personal injury or death. The exemption under this subsection (1)(d)(viii) does not apply to the right of the state of Washington, or any agent or assignee of the state, as a lienholder or subrogee under RCW 43.20B.060.

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(2) For purposes of this section, "value" means the reasonable market value of the debtor's interest in an article or item at the time it is selected for exemption, exclusive of all liens and encumbrances thereon.

(3) In the case of married persons, each spouse is entitled to the exemptions provided in this section, which may be combined with the other spouse's exemption in the same property or taken in different exempt property. [2023 c 393 s 2; 2019 c 371 s 3; 2018 c 199 s 203; 2012 c 117 s 2; 2011 c 162 s 2; 2005 c 272 s 6; 2002 c 265 s 1; 1991 c 112 s 1; 1988 c 231 s 5; 1987 c 442 s 301; 1983 1st ex.s. c 45 s 8; 1979 ex.s. c 65 s 1; 1973 1st ex.s. c 154 s 13; 1965 c 89 s 1; 1886 p 96 s 1; Code 1881 s 347; 1879 p 157 s 1; 1877 p 73 s 351; 1869 p 87 s 343; 1854 p 178 s 253; RRS s 563. Formerly RCW 6.16.020.]

Effective date—2023 c 393 s 2: "Section 2 of this act takes effect July 1, 2025." [2023 c 393 s 7.]

Findings—Intent—Short title—2018 c 199: See notes following RCW 67.08.100.

Severability—1988 c 231: See note following RCW 6.01.050.

Severability—1973 1st ex.s. c 154: See note following RCW 2.12.030.