
SUBSTITUTE SENATE BILL 5651

State of Washington

69th Legislature

2025 Regular Session

By Senate Law & Justice (originally sponsored by Senators Alvarado, Valdez, Cortes, Nobles, Salomon, Slatter, Stanford, and Trudeau)

READ FIRST TIME 02/14/25.

1 AN ACT Relating to exemptions from garnishment; and amending RCW
2 6.15.010.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 6.15.010 and 2023 c 393 s 2 are each amended to read
5 as follows:

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

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

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

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

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

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

4 (ii) In a bankruptcy case, any other personal property, except
5 personal earnings as provided under RCW 6.15.050(1), not to exceed
6 \$10,000 in value. The value shall be determined as of the date the
7 bankruptcy petition is filed;

8 (iii)(A) Other than in a bankruptcy case as described in (d)(ii)
9 of this subsection, other personal property, except personal earnings
10 as provided under RCW 6.15.050(1), not to exceed (~~(\$3,000)~~) \$6,000 in
11 value, of which not more than:

12 (~~(A)~~) (I) For all debts except private student loan debt and
13 consumer debt, (~~(\$500)~~) \$5,000 in value may consist of bank accounts,
14 savings and loan accounts, stocks, bonds, or other securities. The
15 maximum exemption under this subsection (1)(d)(iii)(A)(I) shall be
16 automatically protected and may not exceed (~~(\$500)~~) \$5,000,
17 regardless of the number of existing separate bank accounts, savings
18 and loan accounts, stocks, bonds, or other securities.

19 (~~(B)~~) (II) For all private student loan debt, (~~(\$2,500)~~) \$5,000
20 in value may consist of bank accounts, savings and loan accounts,
21 stocks, bonds, or other securities. The maximum exemption under this
22 subsection (1)(d)(iii)(~~(B)~~) (A)(II) shall be automatically
23 protected and may not exceed (~~(\$2,500)~~) \$5,000, regardless of the
24 number of existing separate bank accounts, savings and loan accounts,
25 stocks, bonds, or other securities.

26 (~~(C)~~) (III) For all consumer debt, (~~(\$2,000)~~) \$5,000 in value
27 may consist of bank accounts, savings and loan accounts, stocks,
28 bonds, or other securities. The maximum exemption under this
29 subsection (1)(d)(iii)(~~(C)~~) (A)(III) shall be automatically
30 protected and may not exceed (~~(\$2,000)~~) \$5,000, regardless of the
31 number of existing separate bank accounts, savings and loan accounts,
32 stocks, bonds, or other securities.

33 (B) Beginning April 1, 2027, the dollar amounts in this
34 subsection (1)(d)(iii) shall be adjusted every three years by the
35 department of revenue to:

36 (I) Reflect the change in the consumer price index for all urban
37 consumers, published by the United States department of labor, for
38 the most recent three-year period; and

39 (II) Round to the nearest \$25 the dollar amount that represents
40 such change;

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

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

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

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

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

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

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

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

1 (3) In the case of married persons, each spouse is entitled to
2 the exemptions provided in this section, which may be combined with
3 the other spouse's exemption in the same property or taken in
4 different exempt property.

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