

**COLORADO**

Use of federal bankruptcy exemptions under 11 USC § 522(d) **not** permitted in this state. See CRS 13-54-107

<b>Type of Property</b>	<b>Amount of Exemption</b>	<b>Statute Creating Exemption</b>
Homestead, mobile home, or manufactured home occupied as home by owner	\$45,000	CRS 38-41-201, 202
Necessary wearing apparel	\$1,500	CRS 13-54-102 (1)(a)
Watches, jewelry and articles of adornment	\$1,000	CRS 13-54-102 (1)(b)
Personal library, family pictures and school books	\$1,500	CRS 13-54-102 (1)(c)
Burial sites for family members	100 %	CRS 13-54-102 (1)(d)
Household goods	\$3,000	CRS 13-54-102 (1)(e)
Provisions and fuel	\$600	CRS 13-54-102 (1)(f)
Livestock, poultry, or other animals of farmer and his or her tractors, farm equipment, trucks, machinery and tools	\$25,000 (may be claimed once by debtor and spouse)	CRS 13-54-102 (1)(g) (debtor claiming this exemption may not claim exemption in §102(1)(i))
Armed Forces pension	100% (support claims excepted)	CRS 13-54-102 (1)(h)
Articles of military equipment personally owned by national guardsman	100%	CRS 13-54-102(1)(h.5)
Stock in trade, equipment and tools used in occupation	\$10,000	CRS 13-54-102 (1)(i)
One or more motor vehicles or bicycles	\$3,000	CRS 13-54-102 (1)(j)(I)
One or more motor vehicles of disabled or elderly person or person with a disabled or elderly spouse or dependent (Elderly means 65 or older. See § 13-54-102(1)(j)(II)(B) for definition of disabled)	\$6,000	CRS 13-54-102(1)(j)(II)(A)
Library of professional person	\$3,000 (may not also be claimed under §13-54-102(1)(i))	CRS 13-54-102 (1)(k)
Cash surrender value of life insurance policies	\$25,000 (cash value increases from contributions made during previous 24 months not exempt)	CRS 13-54-102 (1)(l)(I)(A)
Proceeds of life insurance policies paid to designated beneficiary	100% (exemption not applicable for debts of beneficiary)	CRS 13-54-102(1)(l)(I)(B)
Proceeds of claim and avails of insurance policies covering loss or destruction of exempt property	Extent of exemption given for the lost or destroyed property	CRS 13-54-102 (1)(m)
Proceeds of claim for personal injuries	100%	CRS 13-54-102 (1)(n)
State or federal earned income tax credit refund	100%	CRS 13-54-102 (1)(o)
Professionally-prescribed health aids	100%	CRS 13-54-102 (1)(p)
Crime victims reparation law awards	100%	CRS 13-54-102 (1)(q)
Residential security deposits and utility deposits held by third parties	100%	CRS 13-54-102 (1)(r)
Funds in and benefits of any ERISA-qualified pension, retirement, or deferred compensation plan, and IRAs qualified under the I.R.C.	100% (child support claims excepted)	CRS 13-54-102 (1)(s)
Child support obligations or payments required by support order	100% (must be segregated and deposited in custodial bank account)	CRS 13-54-102(1)(u), 102.5
Homestead sale proceeds (for 1 year)	same as homestead exemption (funds cannot be commingled)	CRS 38-41-207
Disposable earnings (net earnings after deductions) - includes health, accident, or disability insurance benefits	75% of disposable earnings OR 30 times the federal minimum hourly wage per week, WHICHEVER IS GREATER	CRS 5-5-105, 13-54-104 (exemption may be increased for totally disabled debtor)

(continued on next page)

Type of Property	Amount of Exemption	Statute Creating Exemption
Insurance proceeds from loss of homestead	Same as homestead exemption	CRS 38-41-209
Workers' compensation benefits	100% (support claims excepted)	CRS 8-42-124
Unemployment compensation benefits	100%	CRS 8-80-103
Proceeds of group life insurance policies	100%	CRS 10-7-205
Proceeds of annuity contract or life insurance policy in hands of insurer, if so provided in contract or policy	100%	CRS 10-7-106
Sickness and accident insurance benefits	\$200 per month on periodic payments 100% of lump sum payments for dismemberment	CRS 10-16-212
Fraternal Benefit Society benefits	100%	CRS 10-14-403
Teacher's retirement benefits	100%	CRS 22-64-120
Public employee's retirement benefits	100%	CRS 24-51-212
Public assistance payments	100%	CRS 26-2-131
Police and Firefighters pension benefits	no limit	CRS 31-30-1117 CRS 31-30.5-208 CRS 31-31-203
Public employees' deferred compensation	75% or 30 times the federal minimum hourly wage per week, WHICHEVER IS GREATER	CRS 24-52-102(4)
Specific partnership property	100% of partner's interest	CRS 7-60-125