

**National Consumer Law Center**

**A COMPARISON OF PROPERTY CURRENTLY EXEMPT BY  
MGL Ch. 235, § 34 and Ch. 246 § 28 AND THE PROPERTY PROTECTED BY  
S. 2557, Effective April 7, 2011**

<b>Property</b>	<b>Current</b>	<b>S.2557</b>	<b>Subsection of 2557</b>
Money for utilities	\$75	\$500	§ 4, First
Furniture	\$3000	\$15,000	§ 4, Second
Books	\$200	\$500	§ 4, Third
Tools	\$500	\$5000	§ 4, Fifth
Stock in trade	\$500	\$5000	§ 4, Sixth
Provisions for family	\$300	\$600	§ 4, Seventh
Fishing equipment	\$500	\$1500	§ 4, Eighth
Sewing machine	\$200	\$300	§ 4, Twelfth
One computer & one TV	none	no stated dollar limit	§ 4, Twelfth
Shares in a Co-op	\$100	\$100	§ 4, Thirteenth
Rent money	\$200	\$2500	§ 4, Fourteenth
Cash or savings (execution)	\$125	\$2500 on any day	§ 4, Fifteenth
Wages (execution)	\$125	greater of 85% of gross wages or 50 times min. wage per week	§ 4, Fifteenth
Automobile	\$700	\$7500 wholesale, \$15,000 for disabled or elderly	§ 4, Sixteenth
Personal property	none	\$1000 to \$6000	§ 4, Seventeenth – and based on Second, Fifth and Sixteenth
Jewelry	none	\$ 1,225	§ 4, Eighteenth
Wages (trustee process)	\$125	greater of 85% of gross wages or 50 times min. wage per week	§ 5
Bank account (trustee process)	\$125	\$2500	§ 6
Clothes, beds & bedding, heating unit, stove, fridge, freezer, hot water heater	1 heating unit	no stated dollar limit; 1 each of everything aside from clothes and beds/bedding	§ 4, First
Farm animals	2 cows; 12 sheep; 2 swine; 4 tons of hay	2 cows; 12 sheep; 2 swine; 4 tons of hay	§ 4, Fourth
A Pew for religious purposes	1 pew	1 pew	§ 4, Eighth
Military uniform and arms	Uniform and arms as necessary under law	Uniform and arms as necessary under law	§ 4, Tenth
Rights of burial and tombs	Must be in use as repositories for the dead	Must be in use as repositories for the dead	§ 4, Eleventh

