

Bankruptcy Exemptions Allow You To Keep Your Property

We Make Sure To Maximize The Amount You Can Exempt

Bankruptcy is about wiping away debt *not* taking everything away. Bankruptcy exemptions allow you to keep certain property under Chapter 7 and affect the amount you will have to repay creditors under Chapter 13. Many factors make using exemptions tricky. *Without proper guidance, you might lose property you could have kept.*

At Ozment Law, we focus on helping you move forward on the strongest financial foundation possible. With more than 25 years spent helping over 10,000 people, attorney Drake Ozment knows how to maximize your exemptions in bankruptcy.

What Property Can We Help You Keep?

When you [file for bankruptcy in Florida](#), you must follow the state exemption schedule. There are some value limitations and restrictions depending on the type of property and your individual situation, but you can keep most property below based on Florida Exemptions:

- Most if not all equity you have in your home
- Some if not all equity you have in your car or truck
- Some personal property such as jewelry, furniture, electronics, health savings accounts, 529 plans and other educational savings
- Most if not all of your wages and other earnings
- Most if not all retirement accounts, including IRAs, 401(k)s and government or union pensions
- All child support and alimony payments
- Most if not all life insurance proceeds and cash surrender value
- Most if not all workers' compensation, Social Security, unemployment assistance and other public benefits
- In some cases, anything additional up to \$4,000 under the wildcard exemption

Talk To Our Lawyer For Free | Se Habla Español

We help you keep as much money as possible. This starts by offering free, no-obligation consultations so that you can learn about your options without incurring more debt.

Schedule your free consultation with our lawyer by calling our offices in West Palm Beach and Port St. Lucie at 561-328-0726. You can also [email us](#), and our exceptional staff will contact you.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code when necessary. WE WANT TO MAKE YOUR FINANCIAL LIFE BETTER.