

UST Period: [4/01/2026 or After]

Median Income											
[4/01/2026 or After]		[11/01/2025 to 3/31/2026]				[5/15/2025 to 10/31/2025]				[4/01/2025 to 5/14/2025]	
Household	Income	Household	Income	Household	Income	Household	Income	Household	Income	Household	Income
1	\$ 66,837	1	\$ 65,123	1	\$ 63,448	1	\$ 63,448				
2	\$ 86,714	2	\$ 84,491	2	\$ 83,037	2	\$ 83,037				
3	\$ 99,273	3	\$ 96,728	3	\$ 95,391	3	\$ 95,391				
4	\$ 117,962	4	\$ 114,938	4	\$ 110,719	4	\$ 110,719				
5	\$ 129,062	5	\$ 126,038	5	\$ 121,819	5	\$ 121,819				
6	\$ 140,162	6	\$ 137,138	6	\$ 132,919	6	\$ 132,919				
7	\$ 151,262	7	\$ 148,238	7	\$ 144,019	7	\$ 144,019				
8	\$ 162,362	8	\$ 159,338	8	\$ 155,119	8	\$ 155,119				
9	\$ 173,462	9	\$ 170,438	9	\$ 166,219	9	\$ 166,219				
10	\$ 184,562	10	\$ 181,538	10	\$ 177,319	10	\$ 177,319				
* Each additional	\$ 11,100	* Each additional	\$ 11,100	* Each additional	\$ 11,100	* Each additional	\$ 11,100				

EXEMPTIONS						
Category	Code	Federal*		Texas		Amount
		Before 4/1/25	4/1/25	Code	Amount	
Homestead / burial plot	11 § 522(d)(1) <i>see § 522(p/q) limit</i>	\$ 27,900	\$ 31,575	Property § 41.001-2	Unlimited	
Auto	11 § 522(d)(2)	\$ 4,450	\$ 5,025	Property § 42.002(a)(9)	≤Aggregate†	
Household goods	11 § 522(d)(3) <i>aggregate per item limit</i>	\$ 14,875	\$ 16,850	Property § 42.002(a)(various)	≤Aggregate†	
		\$ 700	\$ 800			
Jewelry	11 § 522(d)(4) <i>aggregate</i>	\$ 1,875	\$ 2,125	Property § 42.002(a)(6)	25% of Aggregate†	
Wildcard	11 § 522(d)(5) <i>+ unused (d)(1) up to</i>	\$ 1,475	\$ 1,675	N/A		
		\$ 13,950	\$ 15,800			
Tools of the trade	11 § 522(d)(6) <i>aggregate</i>	\$ 2,800	\$ 3,175	Property § 42.002(a)(4)	≤Aggregate†	
Life insurance	11 § 522(d)(7)	Unlimited		Insurance § 1108.051	Unlimited	
Cash value of life insurance	11 § 522(d)(8) <i>aggregate</i>	\$ 14,875.00	\$ 16,850.00			
Health aids	11 § 522(d)(9)		Unlimited	Property § 42.001(b)(2)	Unlimited	
Benefits (i.e., SS, VA, disability, DSO, alimony, pension)	11 § 522(d)(10)		Unlimited	Various	Unlimited	
Personal claims	11 § 522(d)(11) (A) crime victim reparation (B) wrongful death (C) life insurance (D) PI (E) loss of future wages		Unlimited	Criminal Proc. 11 § 56.49	Unlimited	
			Unlimited			
			Unlimited			
			\$ 27,900.00	\$ 31,575.00		
			Unlimited			
Retirement accounts	11 § 522(d)(12) <i>see § 522(n) limit</i>		Unlimited	Various	Unlimited	
Firearms	N/A			Property § 42.002(a)(7)	Max 2	
Pets and animals	See household goods			Property § 42.002(a)(10/11)	≤Aggregate†	
Farming or ranching vehicles and tools	See tools of the trade			Property § 42.002(a)(3)	≤Aggregate†	
Earned but unpaid wages/salary (net)	15 § 1673 (weekly basis)		Greater of 75% or 30 × min wage	Property § 42.001(b)(2)	Unlimited	
Earned but unpaid commissions (net)				Property § 42.001(d)	25% of Aggregate†	
Religious writings	See household goods			Property § 42.001(b)(4)	Unlimited	

* Doubled for joint filers except for personal claims † Property § 42.001(a)(1/2): \$50,000 for single/\$100,000 for family

DOLLAR LIMITS			
		Before 4/1/25	4/1/25
Non-exempt property (§ 101(3))		\$ 226,850	\$ 256,800
Debt limits (§ 109(e))	<i>unsecured</i>	\$ 465,275	\$ 526,700
	<i>secured</i>	\$ 1,395,875	\$ 1,580,125
Priority claim for consumer transaction deposits (11 § 507(a)(7))		\$ 3,350	\$ 3,800
Homestead (state, acquired < 1215 days) (11 § 522(p/q))		\$ 189,050	\$ 214,000
Luxury goods/services < 90 days (§ 523(a)(2)(C)(i)(II))		\$ 800	\$ 900
Cash advances < 70 days (§ 523(a)(2)(C)(i)(III))		\$ 1,100	\$ 1,250
Education plans / credits (11 § 541(b)(5/6))		\$ 7,575	\$ 8,575
Lien avoidance limit (§522(f)(3/4))		\$ 7,575	\$ 8,575
	<i>per item</i>	\$ 800	\$ 900
Retirement account limit (e.g., ROTH) (11 § 522(n))	<i>aggregate</i>	\$ 1,512,350	\$ 1,711,975
Preferential transfer (11 § 547(c)(8/9))	<i>consumer</i>	\$	\$ 600
	<i>business</i>	\$ 7,575	\$ 8,575

Effective 4/1/25