Has state opted out of federal bankruptcy exemptions? No.

Is opt out limited to residents or domiciliaries of the state? Not applicable.

Do state’s exemptions have extraterritorial application?

Homestead: Uncertain.

Personal property: Uncertain.


Scope: Wages, salary, commissions, or other remuneration for services performed by an employee for his employer, including any remuneration measured partly or wholly by percentages or share of profits, or by other sums based upon work done or results produced, and any drawing account made available to an employee by his employer. V.I. Code Ann. tit. 5, § 521.

Amount: 90% of gross wages in excess of $30 per week is exempt. V.I. Code Ann. tit. 5, § 522(a).

Survival after payment/deposit: Not specified in exemption statute.

Waiver: Not specified in exemption statute.


Amount: $300,000; rural homestead may not exceed five acres and urban homestead may not exceed one quarter of an acre. V.I. Code Ann. tit. 5, § 478(a).

Procedural requirements: None stated. Homestead may be claimed at time of levy. V.I. Code Ann. tit. 5, § 478(b).

Special provisions: None specified.

Waiver: Spouse must join in encumbrance.


Household goods: $3000. Head of household only. V.I. Code Ann. tit. 5, § 479(3).

Motor vehicles: None.

Tools of trade: Exempt so far as necessary to carry on trade, occupation, or profession by which debtor habitually earns a living. V.I. Code Ann. tit. 5, § 479(2).

Clothing and jewelry: Clothing. (Watches and jewelry not exempt.) V.I. Code Ann. tit. 5, § 479(1).

Miscellaneous and wildcard: None

Waiver: Not specified in exemption statute.

Benefits, retirement plans, insurance, judgments, and other intangibles:

Public benefits: Not specified in exemption statute. See V.I. Code Ann. tit. 34, § 13 (public assistance granted under social welfare laws is exempt).

Pensions, retirement plans, and annuities: Not specified in exemption statute.

Insurance, judgments, or other compensation for injury: Not specified in exemption statute.

Bank accounts: Not specified in exemption statute.
Alimony, child support: Not specified in exemption statute.

Tax refunds: Not specified in exemption statute.

Survival after payment or deposit: Not specified in exemption statute.

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