
Is opt out limited to residents or domiciliaries of the state? Yes, to the extent that debtor is domiciled in Wyoming for specified period. Wyo. Stat. Ann. § 1-20-109: “[T]he § 522(d) exemptions are not authorized in cases when Wyoming law is applicable on the date of the filing of the petition and the debtor’s domicile has been located in Wyoming for the one hundred eighty (180) days immediately preceding the date of the filing of the petition or for a longer portion of the one hundred eighty (180) day period than in any other place.”

Do state’s exemptions have extraterritorial application?

Homestead: Uncertain.

Personal property: Uncertain.


Survival after payment/deposit: No. Note “accrued and unpaid” language.

Waiver: Not specified in garnishment statute.


Amount: $20,000, each occupant entitled to separate exemption (Wyo. Stat. Ann. §§ 1-20-101, 1-20-102); mobile home or house trailer explicitly included, whether or not wheels are removed or home is resting on immovable support. Wyo. Stat. Ann. § 1-20-104.

Procedural requirements: Not specified in exemption statute.


Waiver: Not specified in exemption statute.


Miscellaneous and wildcard: Family library and pictures; cemetery lot. Wyo. Stat. Ann. §§ 1-20-106(a)(i), 1-20-106(a)(ii); up to three firearms, aggregate value of $3000, and up to 1000 rounds of ammunition for each firearm. § 1020-106(a)(v)

Waiver: Not specified in exemption statute.


Pensions, retirement plans, and annuities: Certain public or private pensions, or tax-qualified retirement plans: the individual’s or beneficiary’s interest in a plan, and money or other assets payable to the individual or beneficiary. Inherited

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

*Bank accounts:* Contributions to a qualified medical savings account (except for debts for medical expenses), to the extent that contributions are allowable under the Internal Revenue Code. Wyo. Stat. Ann. § 1-20-111.


*Tax refunds:* Not specified in exemption statute.

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

**Source:** National Consumer Law Center, Collection Actions [4th ed.], updated at www.nclc.org/library

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