

FRANK W. KOGER BANKRUPTCY SYMPOSIUM 2026
REVISED MISSOURI EXEMPTIONS

Effective January 1, 2027, the Missouri exemptions will be revised as follows:

- **Homestead Exemption:** \$40,000 (from \$15,000)
- **Household Goods Exemption:** \$15,000 (from \$3,000)
- **Motor Vehicle Exemption:** \$5,000 (from \$3,000)
 - *Note:* \$10,000 of unused household goods exemption can be added to the motor vehicle exemption, for a maximum exemption of \$15,000
- **Mobile Home Exemption:** \$12,000 (from \$5,000)
- **“Other Jewelry Held Primarily for Personal, Family, or Household Use” Exemption:** \$1,700 (from \$500)
- **“Any Other Property of Any Kind” Exemption:** \$1,700 (from \$600)

Starting April 1, 2029, and every three years thereafter, the dollar amounts for these exemptions will be adjusted for inflation. Specifically, the amounts will be adjusted to reflect the change in the Consumer Price Index (rounded to the nearest \$25).

See H.R. 1870, 103d Gen. Assemb., 2d Reg. Sess. (Mo. 2026)