

**The SASKATCHEWAN ENFORCEMENT OF MONEY JUDGEMENTS ACT provides for the following assets to be exempt (protected) from unsecured creditors. However they are likely not protected from the interests of secured creditors (assets you have used as collateral to obtain credit)**

**This list of exemptions is provided as general information. There may be exceptions due to secured interests, waivers you provided to creditors, values that exceed the prescribed amounts and so forth. When considering your options in a difficult financial situation and the rights of creditors, we recommend that you consult with a Licensed Insolvency Trustee to ensure that your specific situation is reviewed to ensure that your information is accurate and that you are making the best decision for you.**

### **Exempt property in Saskatchewan**

- clothing, including jewelry, with a cumulative value that does not exceed the prescribed amount being \$7,500.00 in 2017;
- medical and dental aids or other devices required or ordinarily used by the judgment debtor or a dependant of the judgment debtor due to physical or mental disability -no dollar limit prescribed;
- household furnishings, utensils, equipment and appliances-no dollar limit prescribed
- domestic animals that are kept solely as pets with a cumulative value that does not exceed the prescribed amount \$2,000.00 in 2017;
- one motor vehicle with a value that does not exceed the prescribed amount-up to \$10,000.00 of vehicle equity in 2017
- items of tangible personal property, other than a motor vehicle, required for use by the judgment debtor to earn income for the support of the judgment debtor and his or her dependants -no dollar limit prescribed
- money, and property or income acquired through the investment of money:
  - (i) that can be separately identified as being received or as having been received by the judgment debtor pursuant to a legal entitlement to compensation for physical or mental injury; and
  - (ii) that is being used or will be used to meet the reasonable and ordinary living expenses of the judgment debtor and his or her dependants or to provide medical or other care facilities for the judgment debtor or his or her dependants -no dollar limit prescribed;
- employment income in the amount stated:
  - For the purposes of subsection 95(2) of the Act and subject to subsection (8), the employment remuneration of a judgment debtor that is exempt from seizure in

a pay period is the greater of:

- (a) 70% of the net employment remuneration of a judgment debtor; and
- (b) \$1,500 plus \$300 for each dependant.

-prepaid funeral services for, or a burial plot intended for the interment of, the judgment debtor, a dependant of the judgment debtor or a member of the judgment debtor's family;

- property of the judgment debtor that is of such a low value that the sheriff believes that the costs of seizure and sale are likely to be approximately equal to or greater than the amount of the proceeds that will be available for satisfaction of the amount recoverable;

- an interest in one house, house trailer or equivalent facility, and the land on which it is permanently situated, with a value that does not exceed the prescribed amount - \$50,000.00 per judgement debtor.

**A house, house trailer or equivalent facility claimed pursuant to clause (1)(l) is exempt from seizure and sale pursuant to this Act for as long as it is maintained by the judgment debtor as an active residence.**