

Last

First

Middle

Has your spouse used any other names in the past eight years? No Yes ***If yes, list other***

names: _____

Social Security Number: ____ - ____ - ____

Email address _____ Date of Birth: _____

Address: ***(if different from your address):*** _____

City: _____ State: _____ Zip: _____ County: _____

If your spouse has a different mailing address, please list:

Mailing Address: _____

Are both you and your spouse filing this bankruptcy together?

If not, explain: _____

Dependents: ____Y ____N; How many: ____; Do they live with you? ____Y ____N

Part C. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 8 years? No Yes

If yes, in which district of which state was the case filed? _____

Case Number: _____ Date filed: _____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business? No Yes

If yes, name of debtor: _____ Relationship to you: _____

Case Number: _____ Date filed: _____ Judge: _____

In which district of which state was the case filed? _____

Exhibit "C" to the Voluntary Petition

Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? No Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property

If you rent your home, does a landlord hold a judgment against you? No Yes

If yes, please provide the name and address of the landlord:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Is there any emergency to file? If so, please explain: _____

Advisement to client – Official bankruptcy forms will be completed using the information that you give in these work sheets and others, and you will be required to sign a declaration stating under penalty of perjury that the information is true and correct. A failure to disclose assets in a bankruptcy case is a federal crime punishable by imprisonment for up to 5 years in prison and by a fine. In addition, a failure to provide complete and accurate information on your bankruptcy forms may result in dismissal of your case, which means that your debts will not be discharged. Also, a debt owed to a creditor who is not listed on your bankruptcy forms or whose address is not listed or incorrect will probably not be discharged, in which case you will remain liable to that creditor after the bankruptcy case.

Prior to meeting with the attorney you must answer the following questions:

I. Current situation

- A. Do you own real property? ____Y ____N
- a. Do you live in it?
 - b. What year/month did you purchase the home? _____
 - c. In the last 10 years, have you made payments on mortgage that were not the regular monthly payment? ____Y ____N If so, describe: _____
 - d. Are you current on your mortgage payment? ____Y ____N
 - e. Is there a loan modification or short sale pending? If so, explain: _____
 - f. Do you have a trustee sale or foreclosure pending on your home? ____Y ____N
 - g. Do you want to keep your home? ____Y ____N
 - h. Fair market value currently _____ Total amount owed (if more than 1 loan, provide amounts for each): _____
 - i. Do you own any other real estate (time shares, land, etc)?
- B. Do you or your spouse own any vehicles? ____Y ____N;
- a. If so, list fair market value \$ _____, Debt owed: _____ Make _____; Model _____ Year _____; Miles _____ Keep? ____Y ____N; Date acquired _____; Condition: _____; Name on title: _____
 - b. If so, list fair market value \$ _____, Debt owed: _____ Make _____; Model _____ Year _____; Miles _____ Keep? ____Y ____N; Date acquired _____; Condition: _____; Name on title: _____
- C. Do you have a mortgage or deed of trust on your home? ____Y ____N
- D. Do you have any secured debts? (car, furniture, etc.) ____Y ____N
- E. Do you have a co-signer or are you married? ____Y ____N
- F. Do you have any deposit accounts? (bank accounts like checking, savings, etc) ____Y ____N
- G. Are your debts primarily consumer debts? ____Y ____N
- H. Do you own luxury items that are valued at more than \$150,000? ____Y ____N
- I. Do you owe any child support or alimony? ____Y ____N
- J. Are your wages or bank accounts garnished? ____Y ____N
- K. Is a lawsuit pending or completed? ____Y ____N
- L. Is a lender trying to repossess your car? ____Y ____N
- M. Is a landlord trying to evict you from your property? ____Y ____N If so, has a forcible entry & detainer been obtained by your landlord?
- N. If you are married, were most of your debts incurred prior to marriage? ____Y ____N
- O. Approximately how much do you owe in credit cards, medical, personal guarantees and other unsecured debts (this does not include any money owed to a secured creditor - like your mortgage company or car lender). \$ _____

II. Is it appropriate to file now?

- A. Do you expect an inheritance in the next 6 months? ____Y ____N
- B. Did you refuse any inheritance in the last 4 years? ____Y ____N

We are a debt relief agency.

- C. Have you received any inheritance in the last 6 years? ____Y ____N
- D. Have you sold or transferred any property (land, cars, businesses, any items of value) to a friend or relative in the last 2 years? ____Y ____N
- E. Have you sold or transferred property (land, cars, businesses, any items of value) to anyone other than a friend or relative? ____Y ____N
- F. Have you paid any money to a friend or relative in the last 2 years? ____Y ____N
- G. Have you paid more than \$600 to anyone who was not a friend or relative in the last 3 months? ____Y ____N
- H. Do you have any leases on anything? ____Y ____N Please explain:

- I. Did you file your taxes for previous years? ____Y ____N; Do you expect a tax refund? ____Y ____N
- J. Do you expect money from anyone in the next 4 years? ____Y ____N
- K. Even if you never expect to collect, does anybody owe you money for any reason whatsoever? ____Y ____N
- L. Do you or your spouse have a personal injury claim that you can file? (If you do not list a claim, you could lose it in a future court proceeding.) ____Y ____N
- M. Do you or your spouse have a right to sue anyone for anything? ____Y ____N If so, please explain:

- N. In the last year, did you pay taxes with your credit card? ____Y ____N
- O. In the last 6 months have you charged your credit card or received cash advance of >\$250? ____Y ____N
- P. Do you have any student loans? ____Y ____N
- Q. Do you owe any court fines or penalties or have any debts that could be considered fraudulent? ____Y ____N
- R. Do you or your spouse owe any money to a friend or relative? ____Y ____N
- S. Do you (or your spouse) understand that any debts from obtaining money, property, or services by fraud may survive the bankruptcy? ____Y ____N
- T. Do you (or your spouse) understand that if there are any debts based on fraud while acting in a fiduciary capacity (such as embezzlement) that these debts may survive the bankruptcy? ____Y ____N

III. Assets – list the yard sale/craig’s list/pawn shop value of the following items. If you are married, include items owned by both of you.

- A. Furniture and appliances _____
- B. Collectibles _____
- C. Guns and burial plots _____
- D. Paintings _____
- E. Computer/printers _____
- F. Jewelry _____
- G. Pre-paid rent or security deposits _____
- H. Equipment you use in your business _____
- I. Stocks/bonds/mutual funds _____
- J. Annuities/IRA/401k _____
- K. Life insurance with cash surrender value _____
- L. Interests in any corporations, partnerships _____
- M. Do you own a microwave, DVD or VCR? ____Y ____N If so, yard sale value? _____
- N. Do you own any valuables that you are concerned about losing? Describe _____
- O. Do you have any property in pawn? ____Y ____N

MEAN'S TEST ANALYSIS

NOTES: This test comes from the 2005 changes to the law. It is imperative that you complete this form in order for us to help you. Please do not skip this step. Review the example below for directions on what to include.

- All income must be separated by employers and individual receiving the income.
- **All income must be gross (before taxes and other deductions).**
 - List all income in the month actually received, not the month it was payable.
 - Make sure to include tips and bonuses in the month they were received.
 - If your income is commission-based, then list the exact amount earned each month.
 - Business income:
 - If earned as a sole proprietor - list all income
 - If received through an LLC, S or C Corporation - include only the income you actually received from the business
 - Include retirement income
 - Include disability income, unless it is Social Security Disability
 - DO NOT INCLUDE SOCIAL SECURITY OR SOCIAL SECURITY DISABILITY
 - Include all monies received from **any** source, including money from cashing in retirement accounts, sales of large items, tax refunds, etc. Identify the source.
 - RENTS: include money from rents (after deducting amount paid for mortgage/HOA/utilities, etc).
 - If someone is living with you - include their **net** income even if they never give it to you. To calculate **net** income deduct their own expenses such as: taxes, insurance, expenses related to vehicles, medical, credit cards, student loans, other housing, business debts, etc.
 - include all monies received from gifts or loans from friends or relatives.
- The income must be for a full month; therefore use the last **full** 6 months, do **not** include the current month.

Yes No Are you (or your spouse) a disabled vet?

Yes No Are you (or your spouse) currently or within the last 18 months on active duty or performing duties for homeland security?

Name	Employer/Other						

Example: John and Mary are filling out this form on the 23rd of the June. They have a renter and their mother has been giving them \$200.00 a month for the last 5 months.

Name	Employer/Other	May	April	March	February	January	December
John	ABC Plumbing	891.12	218.17	809.62	951.00	514.52	733.54
	Joe's Bar & Grill	230.00	415.00	213.75	450.00	120.31	1,213.52
	Renter	300.00	300.00	300.00	300.00	300.00	300.00
Mary	\$ From Mother	200.00	200.00	200.00	200.00	200.00	
	Gifts	899.00	899.00	899.00	899.00	899.00	845.00
	Pension	1,012.00	1,012.00	1,012.00	1,012.00	1,012.00	1,012.00
	Yard Sales	300.00	150.00	1200.00	130.00	240.00	130.00

If your average gross income exceeds the following you will need to answer the rest of the questions set out below. Average gross income is determined by adding together all income for the last full 6 months and dividing it by 6. Include everyone who lives in your home. If more than 4 people live in your home add \$575 per month. (These numbers change over time, so please check with us for the correct information.)

One person	Two People	3 people	Four people
\$3,550/month	\$4,617/month	\$4,972/month	\$5,593.75/month

Additional questions - **answer only if your income exceeds the amount set forth above**. Each of these amounts are to be the average monthly amount you actually spend.

Instructions for the following questions: These questions pertain NOT to what you actually paid or received over the last six months. Instead, these expenses are those that you will expend or should expend in the future (e.g.: what is the correct amount you should be deducting from your paycheck(s), if you want, but do not have life insurance, disability insurance, or health savings plan, etc.)

- Include all expenses, those deducted from your paychecks AND those that you pay directly in cash or by check.
- If your income fluctuates then add all taxes for the 6 months above, including anticipated taxes on 1099 income, and divide by 6.
- If you are paid once a week then multiply the taxes from one paycheck by 52 and divide by 12 to come up with your true monthly taxes.
- If you are paid every two weeks then multiply the taxes from one paycheck by 26 and divide by 12 to come up with your true monthly taxes.

- 1) Average **monthly** taxes (federal, state, FICA, social security, Medicare, self-employment, etc). If your income fluctuates then add taxes for the 6 months above and divide by 6. If married add both figures together as one number \$_____
- 2) Mandatory payroll deductions (employer forces you to pay) \$_____
- 3) Life insurance - monthly premium: \$_____
- 4) Court ordered payments (such as child support/alimony that you must pay) \$_____
- 5) Education expenses for employment or physically/mentally challenged child \$_____
- 6) Childcare costs \$_____
- 7) Health insurance (include dental and all other insurance) \$_____
- 8) Health care such as co-pays, eye-glasses, dental, etc (out-of-pocket, not paid by insurance) \$_____
- 9) Disability Insurance \$_____
- 10) Health Savings account (flex accounts) \$_____
- 11) Expenses for the care of elderly, chronically ill or disabled member of your household who cannot pay their own expenses: \$_____
- 12) Protection against family violence \$_____
- 13) Education expenses for children under 18 \$_____
- 14) Charitable contributions \$_____
- 15) Additional business expenses that are not reimbursed by your employer(s) \$_____
- 16) Amount withheld to repay loans from retirement accounts \$_____

Additional issues:

- 1) Amount of back taxes that you owe \$_____ Year(s) tax debt due: _____
- 2) If you are behind on payments to secured creditors (house or car):
 - Amount owed to bring loan current: \$_____ Lender: _____
 - Amount owed to bring loan current: \$_____ Lender: _____
 - Amount owed to bring loan current: \$_____ Lender: _____
 - Amount owed to bring loan current: \$_____ Lender: _____

IV. Income, taxes and businesses

- A. What is the total amount of your gross income (**before** taxes/insurance) over the last 6 months?
\$ _____
- B. What is the total amount of spouse's gross income (**before** taxes/insurance) over the last 6 months?
\$ _____
- C. How much money do you bring home each month (net monthly income) \$ _____
- D. How much money does your spouse bring home each month (net monthly income)\$ _____
- E. How much from other sources (alimony, child support, rent)? \$ _____
- F. How much do you receive from disability or social security? \$ _____
- G. Have all required federal and state income tax returns been filed? ___ Yes ___ No
- H. Do you expect to receive a tax refund when you file your next tax return? ___Y ___N
- I. Do you understand that you may lose all or part of your next tax refund if you file bankruptcy? ___Y ___N
- J. Is IRS or Arizona Department of Revenue collecting back taxes? ___ Yes ___ No
- K. Has IRS or Arizona Dept. of Revenue garnished your wages or put a lien on your property? ___ Yes ___ No
- L. Do you (or your spouse) own any businesses? ___ Yes ___ No
 - a. If so, what would a third party pay for your interest in the business: \$ _____
 - b. If so, how much money do you receive each month from this business? \$ _____
 - c. If so, does your company have any inventory, assets or contracts? \$ _____
 - d. Does your business have any leases on anything (cars, equipment, land)? If so, explain

 - e. Do you (and your spouse) understand that by filing for bankruptcy you may surrender your ability to control your business? This result may differ if you file a chapter 13 and not a chapter 7. ___Y ___N

V. Monthly budget – These questions refer to how much you spend each month for living expenses. Be sure to list the MONTHLY (not yearly) amount of each expense. If these expenses are deducted from your wages (for example — insurance), then do not list it here. For utilities, your bill may be higher in the summer than in the winter, so list an amount that is an average covering the last 12-month period. If your spouse does not live with you, then list their expenses separately.

- A. Rent (if you do not own your home) \$ _____
- B. Total mortgage payments \$ _____
- C. Average utilities (electric/water/gas): \$ _____
- D. Telephone (Basic Service) \$ _____
- E. Home Maintenance (home owners) \$ _____
- F. Food \$ _____
- G. Clothing \$ _____
- H. Laundry, dry cleaning, soap, etc. \$ _____
- I. Medical expenses \$ _____
- J. Vehicle payment \$ _____ Lease? _____

K. Vehicle payment \$_____ Lease? _____

L. Vehicle payment \$_____ Lease? _____

M. Gas/maintenance/license \$_____

N. Recreation, Entertainment \$_____

O. Charitable Giving (if claimed on taxes) \$_____

P. Babysitter/Day Care Expenses \$_____

Q. Other child care Expenses \$_____

R. Student Loan Repayment \$_____

S. Newspapers, Books, Magazines \$_____

T. Are you paying taxes directly (not out of your wages? Is so, how much \$_____

U. Homeowners insurance \$_____

V. Renters Insurance \$_____

W. Life/Health Insurance \$_____

X. Automobile Insurance \$_____

Y. Other Insurance \$_____

Z. Alimony or Child Support \$_____

AA. Professional Dues \$_____

BB. Union Dues \$_____

CC. Other _____ \$_____

- a. Use the space below to describe any business monthly expenses that you must pay and are not reimbursed by your employer. Explain the type of expense, amount of expense and how long you will continue to have this expense:

DD. TOTAL AMOUNT OF MONTHLY INCOME: (see above) \$ _____

EE. TOTAL AMOUNT OF MONTHLY EXPENSES: \$ _____

Additionally, you must read and sign the following disclosures. The Congress has made this a requirement to filing for bankruptcy. Thank you for your understanding.

FRAUD & CONCEALMENT PROHIBITED

11 U.S.C. § 342(b)(2)(A) and (B)

Debtor’s Duties in Bankruptcy

If you decide to file bankruptcy, it is important that you understand the following:

- 1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
- 2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to a fine, imprisonment, or both.
11 U.S.C. § 342(b)(2)(A)
- 3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.
11 U.S.C. § 342(b)(2)(B)

ACKNOWLEDGEMENT OF RECEIPT

The undersigned acknowledges that attorney Anca D. Iacob and The Law Offices of Anca D. Iacob, PLLC, has given me a copy of this disclosure required by Bankruptcy Code § 342(b).

Dated: _____

Dated: _____

IMPORTANT INFORMATION ABOUT BANKRUPTCY

11 U.S.C. § 527(b)

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney

THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.

1. Ask to see the contract before you hire anyone. The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.
2. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations.
3. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a “trustee” and by creditors.
4. If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.
5. If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.
6. If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.
7. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

ACKNOWLEDGEMENT OF RECEIPT

The undersigned acknowledges that attorney Anca D. Iacob of The Law Offices of Anca D. Iacob, PLLC, has given me a copy of this disclosure required by Bankruptcy Code § 527(b).

Dated: _____

Dated: _____

FULL DISCLOSURE & ACCURACY

11 U.S.C. § 527(a)(2) –

If you file bankruptcy –

- A. The information that you provide to your attorney, the bankruptcy trustee, and the court in the course of your bankruptcy, both before and after you file your bankruptcy petition, must be complete, accurate and truthful.
- B. All of your assets (everything you own that has value, such as real estate, personal items, vehicles, money, etc.) and all of your liabilities (all of your debts) are required to be completely and accurately disclosed in the documents filed to start your case, and the replacement value of each asset must be stated in those documents where requested after reasonable inquiry to establish their value. The value should be your best understanding of how much it would cost you to replace the item in the same or similar condition.
- C. You must provide your attorney with a monthly budget, including your current monthly income, all of your expenses, and the amount of your income that is left over after deduction of expense. In listing your income and expenses, try to avoid guessing or estimating, and do your best effort to be accurate and truthful.

For income, you are required to provide information about all sources of your income, including your employment, and government assistance you may receive, social security, pension or other retirement income, income from side jobs, investment income, and similar sources.

- D. The information that you provide to your bankruptcy attorney, the bankruptcy trustee, or the bankruptcy judge may be audited and will be available for inspection by the office of the United States Trustee, which is a branch of the U.S. Department of Justice.

If you fail to honestly and fully provide information about your property, income, expenses, and other financial circumstances, your case could be dismissed, and you could be subject to criminal sanctions.

ACKNOWLEDGEMENT OF RECEIPT

The undersigned acknowledges that attorney Anca D. Iacob of The Law Offices of Anca D. Iacob, PLLC, has given me a copy of the disclosure required by Bankruptcy Code § 527(a).

Dated: _____

X _____

Dated: _____

X _____

TYPE OF PROPERTY	AMOUNT OF EXEMPTION	STATUTE
Homestead, consisting of debtor's equity in real property used as residence. 1 apartment of horizontal property regime, or mobile home and land upon which located.	\$150,000 (as of 8/25/04) – as against nonconsensual liens. Total exemption of \$150,000 for both spouses. Applies to identifiable cash proceeds of homestead sale for 18 months after sale.	A.R.S. § 33-1101 A.R.S. § 33-1104 – consensual liens Excluded; A.R.S. § 33-1102 (recording not required)
Kitchen table/4 chairs: dining table/4 chairs (plus 1 for each dependant over 4), Living room: couch, chair, plus 1 chair per dependant, 3 coffee/end tables, 3 lamps, rug; 2 beds, plus 1 per dependant, bed table, dresser, lamp, bedding for each: pictures, oil Paintings and drawings made by debtor, family portraits, TV or stereo, radio, stove, refrigerator, washer, dryer, vacuum.	\$4,000 aggregate value	A.R.S. § 33-1123
Food, fuel and provisions for 6 months used by Debtor and family	100%	A.R.S. § 33-1124
Wearing apparel	\$500	A.R.S. § 33-1125
Musical instruments of Debtor and family	\$250	A.R.S. § 33-1125
Domestic pets, horses, milk cows and poultry	\$500	A.R.S. § 33-1125
Engagement and Wedding rings	\$1,000	A.R.S. § 33-1125
Library	\$250	A.R.S. § 33-1125
Typewriter, bicycle, sewing machine, family bible, burial lot, rifle, shotgun or pistol.	\$500	A.R.S. § 33-1125
Watch	\$100	A.R.S. § 33-1125
Motor Vehicle (name must be on the title to claim exemption)	\$5,000 (\$10,000 if maimed or crippled)	A.R.S. § 33-1125
Wheel Chair and prescribed health aids	100%	A.R.S. § 33-1125
Interest in retirement plan qualified under Internal Revenue Code 401(a), 403(a)(b), 408, 408(a), 409, 457 (deferred comp)	100% (except contributions within 120 days before filing petition)	A.R.S. § 33-1126(C)
Prepaid rent and security deposits for Debtor's residence	Lesser of \$1,000 or 1 ½ months rent.	A.R.S. § 33-1126(D)
Life Insurance proceeds paid or payable to surviving Spouse or child.	\$20,000	A.R.S. § 33-1126(A)
Earning of minor child	100%	A.R.S. § 33-1126(A)
Health, accident or disability insurance	100% (certain debts excepted)	A.R.S. § 33-1126(A)
Insurance proceeds for damage or destruction of exempt property	100% of exemption given for damaged or destroyed property .	A.R.S. § 33-1126(A)
Cash surrender value of life insurance policies owned by the debtor (owned for at least two unexpired continuous years).	\$25,000 (beneficiary must be a dependant)	A.R.S. § 33-1126(A)
Damages for wrongful levy or execution	100%	A.R.S. § 33-1126(A)
Annuity (owned by DEBTOR - NOT ANNUITY COMPANY) for at least 2 years, bene. must be family)	100%	A.R.S. § 33-1126(A)
One single bank account.	\$150	A.R.S. § 33-1126(A)
Necessary tools, equipment, instruments and books used in business or profession.	\$2,500 (does not include personal motor vehicle)	A.R.S. § 33-1130
Machinery, utensils, fee, grain, seed and animals of farmer.	\$2,500 (primary income from farming)	A.R.S. § 33-1130
Arms, uniforms/ accoutrements required by law	100%	A.R.S. § 33-1130
Net disposable earnings (less deductions required by law) includes pension and retirements payment until deposited into bank account.	75% or 30 X the federal minimum hourly wage, per week, whichever is greater. One half for child support obligations.	A.R.S. § 33-1131
Unemployment compensation benefits	100%	A.R.S. § 23-783
Workmen's compensation benefits	100%	A.R.S. § 23-1068
Welfare assistance	100%	A.R.S. § 46-208
Child support or maintenance	100%	A.R.S. § 33-1126(A)
Firemen's relief and pension benefits	100%	A.R.S. § 9-968
Police pension benefits	100%	A.R.S. § 9-931
Teacher's retirement benefits	100%	A.R.S. § 43-1201
State employee's retirement benefits	100%	A.R.S. § 38-792
Fraternal Benefit Society benefits	100%	A.R.S. § 20-881
School Equipment used to teach	100%	A.R.S. § 33-1127
Firefighting equipment	100%	A.R.S. § 33-1128
Property that belongs to the public	100%	A.R.S. § 33-1129
Social Security (protected in bank account if not co-mingled)	100%	42 U.S.C. 407(a), SEC 207

