The following items can be transferred without receipt of adequate consideration and without imposition of a transfer penalty:

- Household goods and personal effects,
- One wedding ring of the applicant/recipient and spouse,
- One engagement ring of the applicant/recipient and spouse, and
- Medical equipment required due to the applicant’s/recipient’s physical condition, and which are not used extensively or primarily by others.
- $2000 of equity in other personal effects and household goods.

If personal effects and household goods not exempted above are given away without receipt of adequate consideration, a violative transfer has occurred. Wedding rings and engagement rings are those purchased by one spouse for the other spouse (or intended spouse in the case of engagement ring). If a ring is purchased by someone after marriage and labeled an engagement or wedding ring upon giving it away, a violative transfer has occurred. The uncompensated value is the equity value in excess of $2000.

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1 20 CFR 416.1216