Creditor Garnishment As of 6/1/2012

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Note: State Minimum Wage When SMW or a fixed amount is required by state law it may only be applied if that amount is equal to or greater than 30 times FMW per week may not be substituted for Federal Minimum Wage unless state law requires the substitution

State	Disposable Earnings	Minimum Exemption Calculation	Withholding Limit
Alabama	CCPA	30 times FMW	25% DE
Alaska	CCPA	Flat amount: Resident $473; Resident if sole support of family $743; Nonresident 30 times FMW	Resident and Nonresident: 25% DE
Arizona	CCPA	30 times FMW	25% DE
Arkansas	CCPA	30 times FMW	25% DE
California	CCPA	30 times FMW Bill sent for Gov signature to increase to 40 times SMW eff 7.1.2013	25% DE
Colorado	CCPA	30 times SMW $7.64 an hour; *note:* SMW normally changes on January 1 each year.	25% DE
Connecticut	CCPA; Union dues or initiation fees; Group health premiums; Life insurance premiums and IRS levies. Note: normal retirement contributions are included but elective deferrals are excluded	40 times SMW $8.25 an hour	25% DE

Source: *The Complete Guide to Federal and State Garnishment*, 2013 ED, Copyright Aspen Publishers with subsequent updates provided by Amorette Bryant (Amy) authorUpdated by author

Duration of Withholding	Employer Fee (Optional)
Satisfied or released	No provision
Satisfied or released	No provision for creditor: $5 per deduction for guaranteed student loan wage attachments
Until released	$5 per payment from nonexempt amount
Until released	$2.50 per payment
Contact Sheriff for final amount	$1.50 per payment
182 days	No provision
Until satisfied or released	No provision

Delaware	CCPA	JP Court 30 times FMW; Court of Common Pleas 30 times SMW $7.25 an hour	15% DE
District of Columbia	CCPA	30 times FMW	25% DE
Florida	CCPA	30 times FMW Head of family exemption $750 Note: if HOF is approved by court, employee must agree to having wages garnished.	25% DE
Georgia	CCPA	30 times FMW	25% DE
Hawaii	CCPA; union dues required by law	See full explanation in Hawaii Section	5% of the first $100 per month; 10% of the second $100; and 20% of the amount greater than $200
Idaho	CCPA	30 times FMW	25% DE
Illinois	CCPA	45 times SMW $8.25	15% Gross; Public employee mandatory pension contribution reduces gross.
Indiana	CCPA	30 times FMW	25% DE
Iowa	CCPA	Nonconsumer credit: 30 times FMW; Consumer credit: 40 times FMW	25% DE; Annual limit see Iowa section

Until satisfied or released	No provision
Until satisfied	$2 per payment
Until satisfied	$5 for first payment, $2 per payment thereafter. See this chapter for additional fees when an attorney completes the interrogatory
179 days from date of service	Greater of $50 or 10% of total amount deducted and paid to court, Maximum $100
Until balance and post-judgment interest are collected	No provision
Until released	No provision
Until released	2% of amount deducted; Reduce amount paid to attorney
Until released	Greater of 3% of garnishment amount or $12 per notice. Payable half by employee; half by creditor
Until satisfied or annual limit is reached	No provision

Kansas			
	CCPA	30 times FMW	25% DE
Kentucky			
	CCPA	30 times FMW	25% DE
Louisiana			
	CCPA; Medical premiums; and life insurance premiums	30 times FMW	25% DE
Maine			
	CCPA	40 times SMW $7.50	25% DE
Maryland			
	CCPA; Health insurance	30 times FMW	25% DE
Massachusetts			
	CCPA	50 times SMW $8.00 an hour	15% Gross
Michigan			
	CCPA	30 times FMW	25% DE
Minnesota			
	CCPA	40 times FMW	25% DE
Mississippi			
	CCPA	30 times FMW	25% DE
Missouri			
	CCPA	30 times FMW	25% DE 10% Head of household
Montana			
	CCPA	30 times FMW	25% DE
Nebraska			
	CCPA	30 times FMW	25% DE 15% Head of household

Until released; See this chapter for information on requesting updated balance	$10 per 30-day period
Until released	No provision
Until released	$3 per pay period from the nonexempt amount. See this chapter for additional fees when an attorney completes the interrogatory
Until released	$1 per payment to be subtracted from amount garnished
Until judgment, costs, and interest are satisfied	No provision
Until released	No provision
91 days from date of issuance Bill sent to Gov for signature to extend to 182 days	$6 is sent with the original garnishment. No provision for additional reimbursement
Until released	$15 is sent with the original garnishment. No provision for other reimbursement
Until released	Mileage and juror pay if required to appear in court. No provision for other reimbursement
From 30 to 180 days as indicated	Greater of $8 or 2% of garnishment. May also be able to collect additional costs
120 days	No provision
Earlier of collection of the debt, or 90 days from date of receipt.	No provision

Nevada	CCPA	50 times FMW	25% DE
New Hampshire	CCPA; Mandatory deductions as a condition of employment.	50 times FMW	25% DE
New Jersey	CCPA	30 times FMW	10% Gross
New Mexico	CCPA; Required union dues	40 times FMW	25% DE
New York	CCPA	30 times SMW	10% Gross
North Carolina	CCPA	30 times FMW	10% Gross Garnishment is limited to orders from public hospitals and to repay public assistance
North Dakota	CCPA	40 times FMW	25% DE Reduce limit by $20 for each dependent
Ohio	CCPA	30 times FMW	25% DE
Oklahoma	CCPA	30 times FMW	25% DE
Oregon	CCPA	Greater of Oregon exemption of $218 or 30 times FMW	25% DE
Pennsylvania	CCPA	30 times FMW	10% DE
Rhode Island	CCPA	30 times FMW	25% DE

120 days	$3 per deduction up to $12 a month. $5 included with writ
One pay period	No provision
Until released	5% of the amount deducted
Until released	Court will award actual costs for answering garnishment
Until released	No provision.
60 months from date of entry	$1 from employee for each deduction
270 days	$25 sent with writ No provision to deduct a fee
Until released. If a second garnishment is received, expire the first 182 days from when withholding began	$3 for each deduction
180 days; second garnishment begins following last deduction and runs for 180 days	$10 administrative fee from the employee for answering the summons
90 days	$2 per deduction after garnishment is released.
Until released	$5 from amount paid to landlord writ
Until released	$5 from employee for each garnishment served

South Carolina			
	Wages exempt from creditor garnishment		
South Dakota			
	CCPA	40 times FMW	Lesser of (i) 20% DE and (ii) the difference between DE and 40 times FMW. See this chapter for how to reduce for qualifying dependent exemptions
Tennessee			
	CCPA	30 times FMW	25% DE Reduce withholding limit by $2.50 for each eligible dependent child
Texas			
	Wages exempt from creditor garnishment. See discussion in this chapter	Eligible out-of-state orders Greater of 30 times FMW or issuing state exemption	Eligible out-of-state orders The lesser of 25% DE or limit of the issuing state
Utah			
	CCPA	30 times FMW	25% DE
Vermont			
	CCPA	30 times FMW 40 times FMW	Non-creditor debt: 25% DE Creditor debt: 15% DE

N/A	N/A
120 days	$15 delivered with summons. No provision to deduct a fee
6 months	$5 per payment for state employees
N/A	$10 per month allowed for guaranteed student loan wage attachments
120 days	$10 for a one-time garnishment and $25 for a continuous garnishment, sent with writ
Until released	$10 or $50 from creditor, depending upon court

Virginia			
	CCPA	40 times FMW; An additional exemption is available for qualifying individuals. See section on Virginia for more details	25% DE
Washington			
	CCPA	35 times FMW	25% DE
West Virginia			
	CCPA	30 times FMW	20% DE
Wisconsin			
	CCPA	30 times FMW	20% DE
Wyoming			
	CCPA	30 times FMW	25% DE

180 days but follow hearing date in upper right corner	$10 one-time fee from employee
60 days from receipt; second garnishment begins when 1st garnishment stops runs for 60 days	$10 sent for one-time non-earnings garnishment. For continuous garnishment from earnings, deduct $20 for first answer, $10 for second answer
One year	No provision
13 weeks	$15 from creditor; No provision to deduct fee
90 days	No provision