



Uniform Law Commission

The National Conference of Commissioners on Uniform State Laws



Draft 1 of Revised
Wage Garnishment Form
and
Results of
Readability Tests



THE
PLAIN LANGUAGE
GROUP

theplainlanguagegroup.com

Money Might Be Taken from Your Earnings Because You Have a Debt

The law requires us to give this notice to you because you owe someone money.

What is this Process?

[Name or shortened name of creditor] has started a legal process that requires money be taken from your wages and paid to them. This process happens when you owe money. This process is called a “garnishment action,” and the action often is called “garnishing wages.”

[Name or shortened name of creditor that filed this action to deduct \$] filled out this notice.

How Much Do You Owe?

[Name or shortened name of creditor] says that you owe \$_____.

[If the creditor filing the garnishment action is not the original creditor, include the following sentence: “This amount is the debt you originally owed to [name of original creditor.”]. You may want to read the *Information Form* at the end of this notice for more details about your debt.

How You Can Pay Off Your Debt?

We will soon be required by law to begin taking money from your wages to pay this debt. The amount taken could be as high as [X]% of your earnings. We will continue taking the money until the debt is completely paid off. The amount deducted from your earnings may be reduced if you fit into any of these categories:

- [Insert exemptions provided by state law.]
- [Insert process for claiming exemptions.]

You may ask us at any time for a worksheet that shows you how we figured out the amount we were required to take. To receive the worksheet, you must write or email your employer.

What Action Could You Take?

You may take any or all of the following actions:

1. *Contact [Name or shortened name of creditor] to talk about what you owe and the money that will be taken from your wages.* Information about how to contact them is on the next page (Information About Your Debt and the Judgment).
2. *Consider getting a lawyer.* A lawyer can explain this process to you and help you decide what to do. To get a lawyer, you might consider contacting [local legal aid office or lawyer referral service].
3. *Ask the court to hold a hearing to let you disagree with any part of this process.* For example, you could claim that a deduction should not be made because you have a legal exception. Send your request for a hearing to the Clerk of the Court:
 - [Name and address of court].

What If You Don't Do Anything?

If you don't do anything, we will be required to begin deducting money from your earnings.

Information About Your Debt and the Judgment

1. Who Says You Owe Them Money?

- Current Creditor Name:
- Current Creditor Contact Information:
- (If Different) Original Creditor Name:

2. What is the Basis of the Legal Requirement to Deduct Money from Your Wages?

- Court Name:
- Case No:
- Date of Judgment:

3. How Much Do You Owe?

- Amount the Court says You Owe (Judgment Amount) \$_____
- Amount You Owe \$_____

The amount you owe may be different from the judgment amount because it may include

- interest and court costs
- credit for amounts you have already paid

Results of Readability Testing

The Plain Language Group conducted readability tests for the original and our Draft 1. The results show the following:

- We increased the number of words because we defined terms and added headings. Headings allow readers to scan the document to find or come back to specific information.
- We increased the number of sentences (10 additional) because headings are counted as sentences.
- We decreased the average number of words per sentence. Shorter sentences are generally easier to read and remember.
- We lowered the grade level by three grades (rounded off).
- We increased the Reading Ease by two points.

Tested Elements	Original	Draft 1
# of words	418.00	387.00
# of sentences	24.00	31.00
Average # words per sentence (15-18 optimum)	17.42	12.48
Flesch Kincaid grade level	11.00	7.00
Flesch Reading Ease (50-60 optimum; higher scores indicate easier reading)	57.20	64.53