



A Few Facts about  
**THE UNIFORM WAGE GARNISHMENT ACT (2016)**

- PURPOSE:** The Uniform Wage Garnishment Act (UWGA) standardizes the wage-garnishment process for employers, employees, and creditors. Currently state laws differ significantly and are often outdated. This means businesses that operate in multiple states must know and abide by these different laws for their employees, which can lead to processing errors, confusion, and inefficiency. Current processes also impose significant burdens on courts, unfairly reward creditors that act more quickly than other creditors, and provide protections for employees that vary greatly and are difficult to apply. The UWGA offers a streamlined approach that largely removes the garnishment process from the courts, resolves choice-of-law issues, reduces costs, and provides greater protection to employees and certain independent contractors.
- ORIGIN:** Completed by the Uniform Law Commission in 2016.
- APPROVED BY:** American Bar Association

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