

1. How much money will you deduct from my paycheck and how often?

The amount that can be deducted is based on your disposable earnings. See the calculation below. Garnishments are deducted EVERY pay until paid in full or a release is issued by the Court.

DISPOSABLE EARNINGS CALCULATION

Gross pay
-minus your taxes
-minus your contribution to PERS
-minus your cost savings day deduction

= Disposable Earnings

Percentages taken on garnishments

Garnishments take 25% of the disposable earnings
Student Loans take 15% of the disposable earnings

2. I am on disability, will you still garnish my wages?

If an employee is on Disability the only garnishment deductions that can be taken are:

Child/Spousal Support
Bankruptcy
IRS Tax Levy

3. I have requested a hearing on my garnishment, why are you still taking money from my paycheck?

Requesting a hearing does not stop the garnishment. The Court will hold those funds that have been deducted until the hearing and disburse the money accordingly.

4. What does the Interim Report and Answer of Garnishee mean to me?

This document supplies you with the amount deducted per pay and the balance at the beginning of the pay period. Line 2 of the Interim Report states your balance before the current deduction. Line 11 states the current pay period deduction. When Line 2 and Line 11 match, the garnishment has been paid in full.

5. How can I stop an IRS Levy or make payment arrangements?

Contact the IRS at 1-800-829-7650

6. My wages are being garnished for a student loan. I was not informed of the garnishment.

As the employer, we are not required to notify the debtor. Federal creditors send multiple notifications to the debtor prior to serving the garnishment on the employer.

7. I thought my garnishment, student loan or IRS levy was paid in full, but I am being garnished again for the same debt, why?

These types of garnishments continue to accrue interest on the unpaid portion of the debt and that amount must be collected by the creditor before they will issue a release.

8. My wages are being garnished and I don't know who the creditor is or how much I owe.

A copy of the garnishment was sent to you through interoffice mail to your agency.

9. Does my paystub show how much I have paid on my garnishment?

Yes, those totals are located at the bottom of your paystub in the "after tax deduction" section. There are two (2) columns, one for current pay deduction and one for year to date deduction. These amounts are updated each payday and will continue to accumulate the total balance until the end of the year. The totals are reset to zero (0) on the first paycheck of the year.

10. I filed bankruptcy, why are my wages being garnished?

If you have filed any form of bankruptcy, either a Chapter 7 or 13, you need to send a copy of the bankruptcy filing to the garnishment team. You may do that by fax to 614-728-8722.