

Garnishment Exemption Worksheet

Note: If you wish to calculate how much of your earnings, if any, are subject to garnishment, may use this worksheet. However, you are not required to complete this worksheet or send it to the garnishee or the creditor.

- Instructions:
- First, calculate your total earnings by using Schedule 1 (Calculation of Income).
 - Then calculate the amount of your earnings subject to garnishment by using Schedule 2 (Calculation of Amount Subject to Garnishment).
 - Finally, to determine how much, if any, of your earnings are exempt from garnishment, use Schedule 3 (Calculation of Poverty Guideline Exemption) and the separate Poverty Guidelines for Earnings (form CV-427).

Schedule 1. Calculation of Income

List in Column A earnings after Social Security and Income Taxes. <i>For both Columns A and B, calculate amounts on the same basis (weekly, biweekly, semimonthly, monthly) as the debtor's earnings .</i>			List in Column B all income other than earnings.	
		Column A	Column B	
1.	Debtor	1a.	1b.	
2.	Spouse (if living in same household as debtor)	2a.	2b.	
3.	Other legal dependents	3a.	3b.	
4.	TOTAL EARNINGS	4a.	4b.	

Schedule 2. Calculation of Amount Subject to Garnishment

5.	Debtor's disposable earnings amount from line 1a	5.	
6.	20% of amount on line 5	6.	
7.	25% of amount on line 5	7.	
8.	Court ordered assignments of child support and/or maintenance <i>Use same basis as in Schedule 1 (weekly, biweekly, semimonthly, monthly).</i>	8.	
9.	Subtract amount on line 8 from line 7	9.	
10.	Insert the lesser amount of line 6 or line 9. This is the amount subject to garnishment. If this amount is "0" or less than zero, then you do not have to complete Schedule 3 because all earnings are exempt.	10.	

Schedule 3. Calculation of Poverty Guideline Exemption

11.	Disposable earnings from line 4a	11.	
12.	Other income from line 4b	12.	
13.	Add line 11 to line 12	13.	
14.	Child support and/or maintenance from line 8	14.	
15.	Amount subject to garnishment from line 10	15.	
16.	Poverty Guideline Amount for pay period of debtor and size of family (See current Poverty Guideline Chart)	16.	
17.	Add lines 14, 15, and 16	17.	
18.	Compare lines 13 and 17. If line 17 is equal or greater , all earnings are exempt from garnishment. If line 13 is greater , the amount on line 10 is subject to garnishment.		