STATE OF WISCONSIN, CIRCUIT COURT, COUNTY OF FILING COUNTY

Creditor: YOU

Debtor: THE PERSON YOU SUED

and

Garnishee: THAT PERSON'S EMPLOYER
EMPLOYER'S FULL ADDRESS

Earnings Garnishment – Debtor's Answer

Case No. ORIGINAL CASE

LEAVE THIS SECTION BLANK

To the garnishee/employer:

☐ 1. My earnings are **completely** exempt from earnings garnishment or limited in amount subject to garnishment because

- ☐ a. The judgment has been paid.
- ☐ b. The judgment has been discharged in bankruptcy.
- ☐ c. I have filed bankruptcy and enforcement of the judgment has been stayed.
  Name of bankruptcy court: _____.
  Bankruptcy court file number: _____.
- ☐ d. The judgment is void.
- ☐ e. I receive, am eligible for, or have within 6 months received one or more of the following:
  - ☐ Relief funded under public assistance
  - ☐ Medical assistance
  - ☐ Food stamps/FoodShare
  - ☐ Supplemental security income
  - ☐ Relief funded under §59.53(21), Wis. Stats.
  - ☐ Veterans benefits based on need under 38 USC 501-562 or §45.40(1), Wis. Stats.
- ☐ f. At least 25% of my disposable earnings are assigned for support by court order.
- ☐ g. My household income is below the federal poverty level.
- ☐ h. The garnishment of 20% of my disposable income would result in the income of my household being below the poverty line.
- ☐ i. The garnishment of my income that is over thirty times the federal minimum hourly wage would result in my household income being below the poverty line.

☐ 2. Too much of my earnings are being garnished because:

- ☐ a. I am paying child support or maintenance in an amount that is less than 25% of my disposable earnings. The amount to be paid must be reduced so that the total of earnings assigned and garnished does not exceed 25% of my disposable earnings.
- ☐ b. The garnishment of 20% of my disposable income would result in my household income being below the poverty line and the amount to be paid must be reduced to an amount equal to the amount of my household income in excess of the poverty line.
- ☐ c. The garnishment of my income that is over thirty times the federal minimum hourly wage would result in my household income being below the poverty line and the amount to be paid must be reduced to an amount equal to the amount of my household income in excess of the poverty line.
- ☐ d. Other: _____

☐ 3. I have another defense to this earnings garnishment: (Explain briefly)

_____

_____

I understand that if I claim a complete exemption, limitation or defense in bad faith, I may be held liable to the creditor for actual damages, costs and reasonable attorneys' fees.

THE DEBTOR IS REQUIRED TO DELIVER OR MAIL A COPY OF THIS FORM TO THE GARNISHEE/EMPLOYER AND FILL IN THE DATE OF DELIVERY OR MAILING. Date debtor delivered or mailed to garnishee/employer: _____

THE GARNISHEE/EMPLOYER IS REQUIRED TO MAIL A COPY OF THIS FORM TO THE CREDITOR AND FILL IN THE DATE OF MAILING. Date garnishee/employer mailed to creditor:

_____

▶ _____
Debtor's Signature

THE PERSON YOU SUED
Name Printed or Typed

THAT PERSON'S FULL ADDRESS
Address

Email Address

Telephone Number Date