Garnishment Exemption Worksheet

Note: You may use this worksheet to calculate how much of your earnings are subject to garnishment. 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 subtracting Social Security, Federal and State Income Taxes. *For both Columns A and B, calculate amounts on the same basis (weekly, biweekly, semimonthly, monthly) as the debtor's earnings.*		Column A		Column B
1. Debtor	1a.		1b.	List in Column B all income other than earnings.
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 or the amount by which line 5 exceeds thirty times the federal minimum hourly wage, whichever is less. (Currently the federal minimum hourly wage is $7.25. *Use same basis as in Schedule 1 of weekly, biweekly, semimonthly, monthly).*	6.	
7. 25% of amount on line 5	7.	
8. Court ordered assignments of child support and/or maintenance that you pay. *Use same basis as in Schedule 1 (weekly, biweekly, semimonthly, monthly).*	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. Subtract amount on line 14 from line 13 for household income			15.	
16. Amount subject to garnishment from line 10	16.			
17. Poverty Guideline Amount for pay period of debtor and size of family (See current Poverty Guideline Chart)	17.			
18. Add lines 16 and 17			18.	
19. Compare line 15 and line 18. If line 18 is greater than line 15, proceed to line 20. If line 15 is equal to or greater than line 18, then the amount on line 10 is the amount **subject** to garnishment.				
20. Subtract line 17 from line 15. This is the amount **subject** to garnishment if the garnishment causes the income to fall below the poverty guidelines. If this amount is "0" or less than zero, then all earnings are **exempt** from garnishment.			20.	