



Can My Wages Be Garnished?



What does garnishment mean?

Garnishment is the process of taking money from an employee's paycheck or other type of income.



Who can garnish my wages?

A creditor or debt collector can garnish your wages. A "creditor" is the person or company you owe money to. A "debt collector" is a person or company that has been hired by a creditor to try to collect money from you.



When can someone garnish my wages?

A creditor or debt collector cannot garnish your wages unless they have gotten a judgment against you in a court case.



Can someone garnish all of my wages?

No. If a creditor or debt collector has a judgment against you, they cannot garnish your wages unless your net pay is more than \$217.50 per week. Your "net pay" is your earnings after deductions required by law (such as taxes and Social Security) are taken out.

If your net pay is more than \$217.50 per week, no more than 25% of your net pay can be garnished.



Can someone garnish my other income?

A creditor or debt collector cannot take these types of income:

- Child support
- Spousal support
- Unemployment compensation
- Ohio Works First (OWF) funds
- Social Security Disability
- Supplemental Security Income
- Retirement benefits



Can someone take money from my bank account?

A creditor or debt collector can sometimes take money from your bank account. However, some money is protected.

For example, twice the amount of your monthly Social Security Disability or Supplemental Security Income benefits are protected. So, if you receive \$1,000 each month in Social Security Disability, you can have up to \$2,000 in your bank account without any money being taken out by the creditor or debt collector.



Can the federal government garnish money from me?

The federal government can garnish money more easily than a person or company. The federal government can often garnish your Social Security benefits if you owe money for federal taxes, federal student loans, child support, spousal support, or criminal restitution.

If you are not sure if your income can be garnished, you should talk to an attorney right away.

**The information on this flyer is not legal advice.
If you are seeking representation or legal advice, please contact SEOLS.
An attorney-client relationship does not exist between you and SEOLS.**

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