

What To Do If Your Wages Are Being Garnished: A State-by-State Survival Guide

***Legal disclaimer:** This guide is for educational purposes only and does not constitute legal advice. Wage garnishment laws change, court deadlines are short, and the right next step depends on your state, your income, and the type of debt involved. If you have received a garnishment notice, talk to a licensed attorney, legal aid office, or qualified professional in your state as soon as possible.*

Introduction

If your wages are being garnished, you may be carrying fear, embarrassment, anger, and exhaustion all at once. Many people worry about rent, groceries, gas, child care, and what their employer might think. If that is where you are right now, hear this clearly: **you are not the only person going through it, and you are not a bad person because it happened.**

This guide was created for GarnishmentCalculator.com by someone who has been through wage garnishment personally. The goal is simple: explain what is happening, show you the rules in plain English, and give you a practical plan for what to do next.

The key thing to know is that not every garnishment is the same. The rules change based on **the type of debt, the state you live in, and what income is protected under federal and state law.**[14](#) You do not need to solve everything today. You do need to identify the garnishment, protect any exemptions you have, and make sure the amount being taken is allowed.

Chapter 1: Understanding Your Garnishment

The first step is figuring out **what kind of garnishment you are dealing with.** That matters because different debts follow different rules. A credit card judgment does not

work the same way as child support. An IRS levy does not work the same way as a federal student loan garnishment. If you misidentify the debt, you can waste valuable time using the wrong strategy.

In most cases, your notice, your pay stub, or the paperwork sent to your employer will tell you who is collecting the money. Look for the name of the creditor, agency, court, or law firm. If the wording is confusing, focus on the source of the order rather than the legal language. Who is demanding the withholding? A private debt collector? A family court? The IRS? The U.S. Department of Education or a loan servicer? That usually tells you what bucket the garnishment falls into.

Garnishment type	Usually tied to	Common clue in the paperwork	Typical federal baseline
Consumer debt	Credit cards, medical bills, personal loans, old judgments	Court case number, judgment creditor, collection law firm	Up to the lesser of 25% of disposable earnings or the amount above 30 times the federal minimum wage ¹
Child support / alimony	Family court support order	Income withholding order, child support agency, family court	Usually 50% to 65% of disposable earnings depending on family status and arrears ¹
Tax levy	IRS or state tax agency debt	IRS levy notice or state tax collection notice	Uses separate tax formulas, not the consumer debt cap ¹
Federal student loans	Defaulted federal student loan	Administrative wage garnishment notice, Department of Education, contractor notice	Up to 15% of disposable earnings in many federal loan cases

Consumer debt garnishment

This is the type most people mean when they talk about wage garnishment. Consumer debt usually starts after a creditor sues you, wins a judgment, and then asks the court to let your employer withhold part of your pay. Common examples are credit cards, personal loans, medical bills, old apartment debt, and repossession balances.

A private creditor usually cannot garnish wages for ordinary consumer debt without first getting a judgment. If you are seeing this type of garnishment now, there was almost always a lawsuit or court process somewhere along the way.

Child support or spousal support

Support withholding is different and usually stronger than consumer debt collection. The law gives child support and spousal support much higher priority. If the order is for support, the percentages can be far higher than the normal consumer debt limit.[1](#) That is why it is important not to assume every garnishment is capped at 25%.

Tax levy

Tax levies follow a different system. The IRS does not use the ordinary consumer debt formula. If the order is from the IRS or a state tax department, use a tax-specific strategy, not a standard consumer judgment strategy.

Federal student loan garnishment

Defaulted federal student loans can lead to **administrative wage garnishment**, which means the government can often garnish without first filing a normal court lawsuit. That surprises many people. The key is to look for language mentioning the Department of Education, administrative wage garnishment, or a federal loan contractor.

Key terms in plain English

Term	Plain-English meaning
Disposable earnings	Your pay after legally required deductions, such as taxes and Social Security, have been taken out. This is the number most garnishment rules use. 1
Judgment	A court decision saying you legally owe the debt.
Creditor	The person, company, or agency trying to collect money.
Garnishment order	The legal instruction telling your employer to withhold part of your pay.
Exemption	A legal protection that says some or all of your money cannot be taken.
Head of household	A legal status that can trigger extra protection in some states when you support dependents.
Levy	A seizure of money, often from a bank account or for tax debts.
Default judgment	A judgment entered because the person sued did not respond in time.

If you are unsure what kind of garnishment you have, do not guess. Call payroll and ask what kind of order they received. Then call the court, agency, or creditor listed on the notice and confirm the case number, debt type, and date of the order.

Chapter 2: Know Your Rights

When money is tight, it is easy to assume there is nothing you can do. That is often not true. Even when a garnishment is valid, the law may still protect part of your paycheck, certain benefit income, or special hardship situations.

Federal protections under the Consumer Credit Protection Act

For ordinary consumer debts, federal law generally caps garnishment at the **lesser of 25% of disposable earnings or the amount by which weekly disposable earnings exceed 30 times the federal minimum wage.**[1](#) Right now, 30 times the federal minimum wage comes to **\$217.50 per week**, which means someone with weekly

disposable earnings at or below that amount generally cannot be garnished at all for ordinary consumer debt.[1](#)

Federal law also protects workers from being fired because of garnishment for **one debt**.[1](#) That does not solve the money problem, but it does matter. If you are panicking that one garnishment automatically means you will lose your job, federal law gives you at least some protection there.

The catch is that these federal rules are a floor, not a ceiling. States can protect more, and many do.[3](#) That is why state law matters so much.

Federal protection	What it means for you
Cap on ordinary consumer debt garnishment	A private creditor usually cannot take more than the lesser of 25% of disposable earnings or the amount above 30 times the federal minimum wage. 1
Definition of disposable earnings	Only legally required deductions come out before the garnishment formula is applied. 1 Voluntary deductions usually do not reduce the garnishable amount.
Protection from discharge for one debt	Your employer generally cannot fire you because your wages are garnished for a single debt. 1
Different rules for support, taxes, and some federal debts	Child support, alimony, tax levies, and some federal student loan garnishments can use different and higher limits. 1

Head-of-household exemptions

A **head-of-household exemption** may protect more of your pay if you provide most of the support for a child or another dependent. Florida is one of the best-known examples, and Missouri, Nebraska, and some other states also give added protection when dependents are involved.[3](#)

If you support children, a spouse, a parent, or anyone else who depends on your income, do not assume the standard percentage is the final answer.

How to file an exemption claim

The exact form and deadline vary by state, but the basic process is usually similar. If you believe some or all of your income is exempt, file a written claim or objection, attach proof, and ask for a hearing if needed. The biggest mistake is waiting too long.

Step	What to do	What to gather
1. Read the notice immediately	Find the deadline, case number, court, and creditor or agency name.	The garnishment notice, employer notice, and any court papers
2. Identify the exemption	Decide whether you may qualify based on protected income, head-of-household status, hardship, public benefits, or calculation error.	Pay stubs, benefit letters, proof of dependents, bank statements
3. Get the right form	Look for a claim of exemption, objection, motion to quash, or request for hearing form from the court or agency listed on the notice.	Court website printouts or clerk instructions
4. File fast	Submit the form before the deadline and keep copies of everything.	Dated copy, mailing proof, or e-filing confirmation
5. Follow through	If there is a hearing, show up ready to explain the facts simply and clearly.	Organized documents and a short timeline of what happened

When you file, keep your explanation focused. State what income is protected, why it is protected, and what proof you attached.

What income is protected

Some types of income are fully or partly protected from ordinary private-creditor garnishment. Federal benefits are especially important here. The Consumer Financial Protection Bureau says that when certain federal benefits are directly deposited into your account, the bank must generally protect **two months' worth** automatically when a garnishment order hits the account.² That does not mean every dollar is safe forever, and it does not mean government debts or support obligations can never

reach the money. It does mean that direct deposit matters, documentation matters, and the source of the money matters.

Common protected income	General rule
Social Security	Generally protected from ordinary private creditors; special exceptions can apply for government debts or support. 2
SSI	Strongly protected and often exempt even from many government collections. 2
VA benefits	Generally protected from ordinary private creditors; direct deposit helps preserve automatic bank protection. 2
Federal retirement and disability benefits	Often protected when directly deposited. 2
Railroad retirement benefits	Often protected when directly deposited. 2
Military annuities and survivor benefits	Often protected when directly deposited. 2
Servicemember pay and some federal student aid or FEMA assistance	May receive federal bank-account protection when directly deposited. 2
State-specific protected income	In many states, unemployment, workers' compensation, public assistance, and certain pensions may also be protected. Check your state law and exemption forms.

If the money in your account comes from benefits, keep records showing where it came from. Direct deposit is usually safer than depositing a paper check yourself. If exempt money has been frozen anyway, act quickly and notify the court, bank, and creditor in writing.[2](#)

Chapter 3: State-by-State Quick Reference

This chapter covers **ordinary consumer debt garnishment**, not child support, taxes, or federal student loan garnishment. Those other debts follow different rules. It is also a **quick reference**, not a substitute for a live calculation. Many state formulas depend

on disposable earnings, pay frequency, minimum wage thresholds, head-of-household status, or hardship facts. Use [GarnishmentCalculator.com](https://www.garnishmentcalculator.com) and the [Compare States tool](#) for exact current calculations and side-by-side comparisons.⁵

The strongest consumer-debt wage protection states are **Texas, Pennsylvania, North Carolina, and South Carolina**. In those states, ordinary private consumer creditors generally cannot garnish wages at all.³⁵

State	Consumer debt garnishment quick rule	Extra note
Alabama	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in many cases; use the calculator for the exact protected amount.
Alaska	25% of disposable earnings, subject to the 30x minimum wage test	Household-support protections may matter in some cases. 3
Arizona	25% of disposable earnings, subject to the 30x minimum wage test	Hardship arguments may reduce the amount in some situations. 3
Arkansas	25% of disposable earnings, subject to the 30x minimum wage test	Use the calculator for the current state-specific floor.
California	25% of disposable earnings, subject to the 40x minimum wage test	Stronger than federal law; California protects more income than the basic federal floor. 4
Colorado	25% of disposable earnings, subject to the 40x minimum wage test	Stronger than federal law.
Connecticut	25% of disposable earnings, subject to the 40x minimum wage test	Stronger income floor than the federal baseline.
Delaware	15% of disposable earnings, subject to the 30x minimum wage test	More protective than the standard federal cap.
Florida	25% of disposable earnings, subject to the 30x minimum wage test	Head-of-household exemption can fully protect some wages. 3
Georgia	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.

State	Consumer debt garnishment quick rule	Extra note
Hawaii	25% of disposable earnings, subject to the 30x minimum wage test	State calculation rules can be more nuanced; verify with the calculator. 3
Idaho	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Illinois	15% of disposable earnings, subject to the 45x minimum wage test	One of the more protective states for consumer debt garnishment.
Indiana	25% of disposable earnings, subject to the 30x minimum wage test	Check for hardship-related objections if money is very tight.
Iowa	25% of disposable earnings, subject to the 30x minimum wage test	Iowa also has other limits that can matter over time. 3
Kansas	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Kentucky	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Louisiana	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Maine	25% of disposable earnings, subject to the 40x minimum wage test	Stronger protected floor than federal law.
Maryland	25% of disposable earnings, subject to the 30x minimum wage test	Maryland's minimum wage can raise the real protected floor.

State	Consumer debt garnishment quick rule	Extra note
Massachusetts	15% of disposable earnings, subject to the 50x minimum wage test	One of the strongest consumer-debt protection states.
Michigan	25% of disposable earnings, subject to the 30x minimum wage test	Low-income protections may also matter.
Minnesota	25% of disposable earnings, subject to the 40x minimum wage test	Public-assistance-related exemptions may apply in some cases. 3
Mississippi	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Missouri	25% of disposable earnings, subject to the 30x minimum wage test	Head-of-household protections can reduce what is taken. 3
Montana	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Nebraska	25% of disposable earnings, subject to the 30x minimum wage test	Head-of-household protections may matter.
Nevada	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
New Hampshire	25% of disposable earnings, subject to the 50x minimum wage test	Higher protected floor than the standard federal rule.
New Jersey	10% of disposable earnings, subject to the 30x minimum wage test	Stronger than federal law.

State	Consumer debt garnishment quick rule	Extra note
New Mexico	25% of disposable earnings, subject to the 40x minimum wage test	Stronger protected floor than federal law.
New York	10% of disposable earnings, subject to the 30x minimum wage test	Stronger than federal law; low-income and public-assistance protections may also matter. 3
North Carolina	0% of disposable earnings	Ordinary consumer debt wage garnishment is generally not allowed . 35
North Dakota	25% of disposable earnings, subject to the 40x minimum wage test	Stronger protected floor than the federal rule.
Ohio	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Oklahoma	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Oregon	25% of disposable earnings, subject to the 30x minimum wage test	State exemptions and account protections can change the real result. 3
Pennsylvania	0% of disposable earnings	Ordinary consumer debt wage garnishment is generally not allowed for most consumer debts. 35
Rhode Island	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in many cases.
South Carolina	0% of disposable earnings	Ordinary consumer debt wage garnishment is generally not allowed . 35
South Dakota	20% of disposable earnings, subject to the 40x minimum wage test	More protective than the federal cap.

State	Consumer debt garnishment quick rule	Extra note
Tennessee	25% of disposable earnings, subject to the 30x minimum wage test	Low-income or dependent-based exemptions can matter.
Texas	0% of disposable earnings	Ordinary consumer debt wage garnishment is generally not allowed . 35
Utah	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.
Vermont	25% of disposable earnings, subject to the 30x minimum wage test	Consumers may claim added need-based protection in some cases. 3
Virginia	25% of disposable earnings, subject to the 40x minimum wage test	Extra allowances may apply for dependents and lower-income households. 3
Washington	25% of disposable earnings, subject to the 35x minimum wage test	Stronger protected floor than federal law.
West Virginia	20% of disposable earnings, subject to the 30x minimum wage test	More protective than the federal cap.
Wisconsin	20% of disposable earnings, subject to the 30x minimum wage test	More protective than the federal cap.
Wyoming	25% of disposable earnings, subject to the 30x minimum wage test	Federal-style baseline in most cases.

Bottom line: your state can make a huge difference. Two people earning the same paycheck can face very different outcomes depending on where they live. That is why it helps to run your numbers in the state-specific calculator instead of relying on a generic answer.

Chapter 4: Your Action Checklist

When a garnishment hits, the first 48 hours matter. The goal is to protect your rights, confirm the numbers, and stop avoidable damage.

Timeframe	What to do	Why it matters
First few hours	Read every page of the notice. Find the court, creditor, debt type, case number, and deadline.	You cannot fight or fix what you have not correctly identified.
Same day	Check your pay stub and confirm how much is being withheld.	Sometimes the first withholding happens quickly, and calculation mistakes do happen.
Same day	Use your state calculator at GarnishmentCalculator.com and compare the result to what payroll is taking.	This helps you spot an obvious over-withholding issue fast.
Within 24 hours	Call payroll or HR calmly and ask what order they received and when it became effective.	Employers usually follow the paperwork they were served. You need the facts, not guesses.
Within 24 hours	Gather your last 2 to 3 pay stubs, the garnishment notice, court papers, and proof of dependents or benefits.	These are the documents you will need for any objection or exemption claim.
Within 24 to 48 hours	Decide whether you need to file an exemption or objection.	Deadlines can be short, and waiting can cost you money.
Within 24 to 48 hours	If the debt is tax-related, support-related, or a federal student loan, shift to the right specialist path immediately.	Those debts follow different rules and often need different forms of help.

Who to contact

Person or office	Why you contact them	What to ask
Payroll / HR	To confirm what order was received and when deductions started	What type of order is this? How much is being withheld? When did you receive it?
Court clerk	To verify the case and ask about forms	Is there a claim of exemption or objection form? What is the deadline?
Creditor or creditor's lawyer	To confirm the judgment amount and discuss settlement if appropriate	What is the total balance? Are you willing to discuss a release, payment plan, or settlement?
Legal aid or consumer attorney	To review exemptions, errors, and next steps	Do I have a valid exemption, hardship claim, or defense?
Tax professional or tax attorney	For IRS or state tax levies	What resolution options can stop or reduce the levy?
Student loan ombudsman or loan specialist	For federal student loan garnishment	Am I eligible for rehabilitation, consolidation, or a hearing?

Documents to gather

Document	Why it matters
Garnishment notice and any court papers	Shows the legal basis, deadline, and case number
Recent pay stubs	Helps verify whether the withholding amount is correct
Last tax return or proof of household support	Useful for head-of-household or hardship claims
Benefit award letters	Helps prove that some of your income may be protected
Bank statements	Important if protected benefits were deposited and later frozen
Budget showing rent, food, utilities, transportation, child care, and medicine	Useful if you need to show hardship

When to consider legal help

Consider legal help quickly if the garnishment amount looks wrong, you never knew about the lawsuit, your income comes from benefits, you support dependents, your paycheck is already too small to cover basics, or the creditor is also freezing your bank account.

If private legal help feels out of reach, check for legal aid in your area. Many legal aid offices help with garnishment exemptions, bank levies, and benefit protection.

Chapter 5: Paths Forward

A garnishment feels like a wall when it first starts. In reality, it is usually a phase. There are still ways to reduce damage, resolve the debt, and rebuild.

Debt negotiation and settlement

For ordinary consumer debt, one path is to negotiate directly with the creditor or the law firm handling the judgment. Sometimes creditors will accept a lump-sum settlement or a payment plan.

The key rule is simple: **get everything in writing**. Before you send money, make sure the agreement says exactly what happens next and whether the garnishment will stop.

Tax resolution options for IRS levies

If the garnishment is really an IRS levy, the solution is different. You may need an installment agreement, hardship status, or another formal tax resolution path. Because tax collection uses its own rules and deadlines, this is a place where a qualified tax professional can help.

Credit rebuilding after garnishment

Garnishment usually follows a judgment, delinquency, or default that has already damaged your credit. Start by getting your credit reports and checking for errors. If a judgment has been satisfied, keep proof.

Then focus on the habits that rebuild credit over time: paying current bills on time, keeping balances low, avoiding new collection accounts, and building even a small emergency cushion.

Employer communication tips

Most people dread the work part of this more than the money part. In reality, payroll departments see garnishments more often than most workers think. Keep your communication short, calm, and professional.

You do not need to explain your whole life. A simple approach works best: acknowledge the notice, ask what paperwork they received, confirm the amount being withheld, and let them know if you are filing an exemption or correction.

Budgeting during garnishment

When cash is being taken out of every check, your budget needs to go into emergency mode. Housing, utilities, food, transportation, child care, medicine, and insurance come first.

Go through every automatic payment and pause what is optional. Ask utility companies, lenders, medical providers, and landlords about hardship programs or payment adjustments. If needed, switch to weekly cash-flow planning.

Avoid desperation borrowing if you can. Payday loans and high-fee advances often turn a bad month into a worse one.

Resources

The goal of this section is not to sell you anything. It is to help you find the right type of help for the problem you actually have.

Resource	What it helps with	Link / direction
Main Wage Garnishment Calculator	Estimate how much of a paycheck may be legally withheld based on state and debt type	GarnishmentCalculator.com
Compare States tool	See how protections differ from one state to another	Compare States
All States directory	Find your state page and read the local rule summary	All 50 States directory
Blog / Resource Center	Read plain-English articles and explanations about garnishment and related topics	Blog / Resource Center
Debt relief or settlement help	Useful when you are dealing with a private consumer judgment and want to explore settlement or repayment options	Look for reputable, transparent providers and read all terms carefully
Tax help	Best fit for IRS or state tax levies	Look for enrolled agents, CPAs, or tax attorneys with collection experience
Legal aid	Useful for exemptions, court notices, benefit protection, or low-income defense help	Search for your local legal aid office, bar referral service, or court self-help center
Credit rebuilding help	Helpful after the crisis stage, when you are cleaning up reports and rebuilding	Look for educational tools, nonprofit counseling, and responsible credit-building products

Closing

If your wages are being garnished right now, you may feel like your life has been reduced to a number on a pay stub. It has not.

Take the next step in front of you. Identify the debt. Check the calculation. Claim any exemptions you have. Ask for help if you need it. Then keep moving. **This chapter doesn't define you.**

Sources
