## FORM SUMMARY

Name of Form: Garnishment Exemption Worksheet

Form Number: CV-426

**Statutory Reference:** Wis. Stats. §812.34(3)

**Benchbook Reference:** CV 38

**Purpose of Form:** To allow the debtor to make calculations to determine if the debtor's

earnings are subject to garnishment.

Who Completes It: Debtor, if desired.

**Distribution of Form:** The creditor is required to serve a copy of this form on the debtor at

the time the creditor serves the Earnings Garnishment (CV-422).

**Accompanying Forms:** When served on the debtor by the creditor, this form will be

accompanied by the following:

• Earnings Garnishment (CV-422)

• Exemption Notice - Earnings Garnishment (CV-423)

• Earnings Garnishment - Debtor's Answer (CV-424)

Poverty Guidelines for Earnings (CV-427)

**New Form/Modification:** Modification of form dated 7/04.

**Modifications:** Modified schedule 3 to comply with 2003 Act 138.

**Comments:** 2003 Act 138 deleted the language regarding a complete exemption

where a garnishment of 20% of the debtor's disposable income would result in the debtor's household income falling below the poverty line. In its place, the Act **limits** the amount of disposable income available for garnishment to that amount of household income in excess of the poverty line before the garnishment is in

effect.

The form is provided for the debtor's convenience. The debtor is not

required to complete the form, nor is the debtor obligated to provide

copies of the form to the garnishee, the creditor, or the court.

**About this form:** This form is the product of the Wisconsin Records Management Committee, a

committee of the Director of State Court's Office and a mandate of the Wisconsin

Judicial Conference.

If you have additional information that does not change the meaning of the

form, attach it on a separate page. The form itself shall not be altered.

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