

Creditor: \_\_\_\_\_

Debtor: \_\_\_\_\_

and

Garnishee: \_\_\_\_\_

**Earnings Garnishment – Debtor’s Answer**

Case No. \_\_\_\_\_

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       Relief funded under §59.53(21), Wis. Stats.
    - Medical assistance       Veterans benefits based on need
    - Food stamps/FoodShare       under 38 USC 501-562 or §45.40(1), Wis. Stats.
    - Supplemental security income
  - 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/MPLOYER 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

\_\_\_\_\_  
 Name Printed or Typed

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Address

\_\_\_\_\_  
 Telephone Number