

Creditor: \_\_\_\_\_  
-vs-  
Debtor: \_\_\_\_\_  
and  
Garnishee: \_\_\_\_\_

**Debtor's Answer  
Non-Earnings Garnishment  
(Small Claims)**

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

To the garnishee:

1. My income or assets are **completely** exempt from 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 have another defense to this non-earnings garnishment. [Explain briefly]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. My income or assets are completely exempt or \$ \_\_\_\_\_ is exempt under the exemption checked below:

- A. 75% of the debtor's net income for each one week pay period [Wis. Stats. §815.18(3)(h)].
- B. Depository accounts in the aggregate value of \$5,000 [Wis. Stats. §815.18(3)(k)].
- C. Veteran's benefits [Wis. Stats. §45.03(8)(b) or 38 USC 501-562].
- D. Assistance grants [Wis. Stats. §49.96].
- E. Pension funds and benefits from 1<sup>st</sup> class cities and counties of populations over 500,000 [Wis. Stats. §62.63(4) and Ch. 201, Laws 1937, s. 11].
- F. Worker's compensation awards [Wis. Stats. §102.27(1)].
- G. Unemployment insurance benefits [Wis. Stats. §108.13(2)].
- H. Partner's rights in specific partnership property [Wis. Stats. §178.21(3)(c)].
- I. Tenant's housing corporation lease and stock interests [Wis. Stats. §182.004(6)].
- J. Income or assets required to be paid by customers as restitution [Wis. Stats. §425.106(1)(d)].
- K. Insurance company deposits with the State Treasurer [Wis. Stats. §601.13(7)].
- L. Fraternal benefits [Wis. Stats. §614.96].
- M. Child support, family support or maintenance payments [Wis. Stats. §815.18(3)(c)].
- N. Federal disability insurance payments [Wis. Stats. §815.18(3)(ds)].
- O. Fire and casualty insurance proceeds [Wis. Stats. §815.18(3)(e)].
- P. Fire and police pension and benefits [Wis. Stats. §815.18(3)(ef)].
- Q. Life insurance contract and accrued dividends, interest or loan value as provided by statute [Wis. Stats. §815.18(3)(f)].
- R. Life insurance claims, personal injury or wrongful death claims [Wis. Stats. §815.18(3)(i)].
- S. Retirement and public employee trust funds [Wis. Stats. §§40.08(1) and 815.18(3)(j)].
- T. Federal war pensions [Wis. Stats. §815.18(3)(n)].
- U. Crime victim award [Wis. Stats. §949.07].
- V. College savings accounts [Wis. Stats. §815.18(3)(p)].
- W. Clothing, jewelry, household furniture and furnishings [Wis. Stats. §425.106(1)(b)].
- X. Consumer goods held primarily for personal, family, or household use not to exceed \$12,000 [Wis. Stats. §815.18(3)(d)].
- Y. Any other exemptions permitted under the law. [Explain briefly]

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I understand that if I claim a complete exemption, limitation or defense in bad faith, I may be held liable for court costs.

The debtor is required to deliver or mail a copy of this form within 20 days of service of the summons to the court, the creditor, and the garnishee.

Mailed/delivered on [Date] \_\_\_\_\_.

▶ \_\_\_\_\_  
Debtor

\_\_\_\_\_

Name Printed or Typed

\_\_\_\_\_

Date

\_\_\_\_\_

Address

\_\_\_\_\_

Telephone Number