

# > COURSE OUTLINE <

## INVOLUNTARY DEDUCTIONS IN GENERAL

- Types of garnishments
- Priority among garnishments generally

## CHILD SUPPORT WITHHOLDING ORDERS

- Priorities
- Child support framework
- Consumer Credit Protection Act (CCPA)
- Definition and calculation of disposable earnings – federal and state
- Lump sum payments and disposable earnings
- Administrative fees
- Income Withholding Order (IWO)
- State child support withholding requirements
- OCSS portal
- Lump sum and termination reporting
- Multistate registry
- Two-way communication system
- Electronic withholding order (e-IWO)
- State Disbursement Units
- Electronic payments
- Enforcement of out of state orders
- Multiple child support withholding orders
- Child support withholding from independent contractors – payer vs. employer
- Effect of bankruptcy
- New hire reporting

- Standard Response to Verification of Employment
- Medical support orders
- Electronic National Medical Support Notice (e-NMSN)

## STATE TAX LEVIES

- Limits
- Other provisions
- Priorities

## FEDERAL TAX LEVIES

- Priorities
- Forms 668-W, 668-D, IRS Publication 1494
- Calculating IRS take-home pay
- Amount exempt from levy
- Voluntary deductions instead of levies
- Penalties for noncompliance

## STUDENT LOAN COLLECTIONS

- Priorities
- Amount to withhold
- Impact of multiple student loan garnishments
- Latest updates on how student loan forgiveness affects employers

## FEDERAL AGENCY DEBT COLLECTIONS

- Priorities
- Amount to withhold
- Form SF-329, United States Government Wage Garnishment Order

## CREDITOR GARNISHMENTS

- Limitations on deductions
- State law variances and other regulations
- Definition of disposable earnings – federal and state
- Multiple creditor garnishments
- Priorities
- Procedures and requirements for out-of-state creditor garnishments

## BANKRUPTCY ORDERS

- Priorities
- Effect on other deductions

## DEALING WITH MULTIPLE TYPES OF WITHHOLDING ORDERS

- Priorities
- Disposable earnings
- Maximum withholding allowed

## FLSA DEDUCTION RESTRICTIONS

- Overtime pay
- Deductions resulting in subminimum wage

## WAGE ASSIGNMENTS

- State requirements and limitations

Register online at [Payroll.org/Garnishment](https://Payroll.org/Garnishment)