

# Garnishment Forum

## 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**

- Priorities
- Limits
- Other provisions

### **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 student loan collection restart

### **Federal Agency Debt Collections**

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

### **Creditor Garnishments**

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