

GARNISHMENTS FORUM 2023



All garnishments are
NOT the same.

How well do you
UNDERSTAND
wage garnishments?

THREE COURSE OPTIONS STARTING IN AUGUST:

Interactive Virtual Classroom • Webinar • Webinar On Demand



PayrollOrg

Register online at Payroll.org/garnish

COURSE LEARNING OBJECTIVES

- ◆ Calculate required deductions accurately for child support, creditor garnishments, and other involuntary deductions
- ◆ Determine priorities of withholding multiple orders
- ◆ Apply conflicting federal and state regulations to ensure compliance
- ◆ Understand employer responsibilities and liabilities

INTERACTIVE VIRTUAL CLASSROOM*

7 AUGUST	23GAR01Z
8 AUGUST	23GAR02Z
9 AUGUST	23GAR03Z
10 AUGUST	23GAR04Z
11 AUGUST	23GAR05Z

Earn up to 6 Recertification Credit Hours (RCHs), 0.6 Continuing Education Units (CEUs), or 7 Continuing Professional Education (CPE) credits. Program Level: Overview. No prerequisites or advance preparation required. Field of Study: Business Law = 7.0

FOUR-SEGMENT WEBINAR SERIES*

Segment 1: Child Support Withholding – Part 1

Live: 22 August ♦ Course code: 23GAR01L
(On Demand 23GAR01R)

Segment 2: Child Support Withholding – Part 2

Live: 24 August ♦ Course code: 23GAR02L
(On Demand 23GAR02R)

Segment 3: Tax Levies and Other Federal Involuntary Deductions

Live: 29 August ♦ Course code: 23GAR03L
(On Demand 23GAR03R)

Segment 4: Other Withholding Orders

Live: 31 August ♦ Course code: 23GAR04L
(On Demand 23GAR04R)

All Four Segments: Presented on dates listed

Course code: 23GAR00L
(On Demand 23GAR00R)

Earn up to 1.5 RCHs, 0.15 CEUs, or 1.5 CPE credits for each webinar segment attended. CPE credits are not available for Webinars On Demand. Course level: Update. Delivery Method: Group Internet-Based. Program Level: Overview. No prerequisites or advance preparation required. Field of Study: Business Law = 6.

* Visit: Payroll.org/garnish for start times.

**DID YOU
KNOW?**

**ONE IN 14 WORKERS
HAS A WAGE
GARNISHMENT ORDER.†**

**12% OF THOSE WITH A
GARNISHMENT HAVE MORE
THAN ONE TYPE.†**

†ADP Research Institute, The U.S. Wage
Garnishment Landscape: Through the
Lens of the Employer

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
- State child support withholding requirements
- OCSE portal
 - Lump sum reporting, termination reporting, and multistate registry
 - Two-way communication system
- Electronic withholding order (e-IWO)
- State Disbursement Units
- Electronic payments
- Enforcement of withholding orders from other states
- 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
- 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/garnish

2023 Garnishments Forum Registration Form

Register online: Payroll.org/garnish

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Registration

I would like to:

- ☐ Register for the following class: Interactive Virtual Classroom
Date: _____ Course Code: _____
- ☐ I am a PayrollOrg Member ID# _____ US\$560
- ☐ I am a Colleague of a PayrollOrg Member (at the same street address) US\$680
Colleague's ID #: _____
Member's Name: _____
Member's ID #: _____
- ☐ I would like to join PayrollOrg now AND register at the member rate. US\$893

**Members save
US\$270 on course
registration!**

Class Registration Fee at Member Rate US\$560
Annual Membership Dues* US\$298
One-Time Enrollment Fee US\$35

TOTAL.....US\$893

- ☐ I am not a PayrollOrg Member or Colleague. ID# (if known) US\$830

Register for the following Webinar or Webinar On Demand**:

	Live	On Demand	
Segment 1.....	<input type="checkbox"/> 23GAR01L	<input type="checkbox"/> 23GAR01R	US\$199 ¹
Segment 2.....	<input type="checkbox"/> 23GAR02L	<input type="checkbox"/> 23GAR02R	US\$199 ¹
Segment 3.....	<input type="checkbox"/> 23GAR03L	<input type="checkbox"/> 23GAR03R	US\$199 ¹
Segment 4.....	<input type="checkbox"/> 23GAR04L	<input type="checkbox"/> 23GAR04R	US\$199 ¹
All 4 Segments.....	<input type="checkbox"/> 23GAR00L	<input type="checkbox"/> 23GAR00R	US\$560 ¹

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Registrant Information

Registrant's Primary Address (Please print)

Name: _____

Member ID #: _____
(Update your contact information at payroll.org)

Title: _____

Organization: _____

Street Address: _____

City: _____

State/Province: _____ Country: _____

Zip + 4-Digit/Postal Code: _____ + _____

Phone: _____ Fax: _____
(Area/Country Code) (Area/Country Code)

Email: _____
(For official PayrollOrg communications, registration confirmations, webinar materials, Payroll Currently, and PAYTECH-Digital)

Please indicate if you are: ☐ CPA ☐ PA (For NASBA reporting purposes)

Needed for account verification

Birth date: _____ / _____ / _____

Registrant's Secondary/Home Address

Street Address: _____

City: _____

State/Province: _____ Country: _____

Zip + 4-Digit/Postal Code: _____ + _____

Phone: _____ Fax: _____
(Area/Country Code) (Area/Country Code)

Email: _____

FOR OFFICE USE ONLY:

Date: _____ Order #: _____ Batch #: _____

Group #: _____ Check #: _____ C/P: _____ Total: \$ _____

YOUR REGISTRATION INCLUDES:

- ☒ An individual PDF of the course workbook for Interactive Virtual classes, Webinars, and Webinars On Demand
- ☒ 6 RCHs, 0.6 CEU, or 7 CPE credits upon completion

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Payment Information

Payment in U.S. dollars must accompany registration form.
Currency Converter: www.xe.com

Three Enrollment Options:

- ☐ Online ☐ Fax ☐ Mail
Payroll.org/garnish (210) 224-6038 To address below

☐ I authorize the API Fund for Payroll Education, Inc. to CHARGE \$ _____ to my:

- ☐ American Express ☐ Discover ☐ Mastercard ☐ Visa

Card is: (check one) ☐ Corporate ☐ Personal

Card #: _____

Exp. Date: _____ CVV Code: _____

Name on Credit Card: _____

Signature of Cardholder: _____

☐ Purchase Order #: _____ (for government agencies/universities only)

☐ Make CHECK payable and mail to:

PayrollOrg

c/o Customer Service

660 North Main Avenue, Suite 100

San Antonio, TX 78205-1217 USA

Email: CustomerService@payroll.org • Visit: Payroll.org

Phone: +1 210 224 6406 • M-F, 7 a.m.-5 p.m. CT

- ☐ I have read and agree to the Event Policies found at
Payroll.org/policies.

If you require special services, please call Customer Service at least 14 days in advance of the event.

Have you ever:

Purchased something from PayrollOrg (formerly APA and GPML)? ☐ Yes ☐ No

Had a membership with PayrollOrg (formerly APA and GPML)? ☐ Yes ☐ No

If yes, what name was it under?

What was the company name?

For all program information go to: Payroll.org/garnish

*Dues are subject to change without notice and are nonrefundable. Membership is on an individual basis; corporate memberships are not available. An enrollment fee of \$35 is charged to all new members. 100% of PayrollOrg membership dues are deductible as an ordinary business expense.

¹Prices listed are for Members. Go to Payroll.org/garnish for Colleague and Non-Member prices, and cancellation policies.

**You may be required to pay sales tax on this item. Please visit Payroll.org/sales-tax for a list of applicable sales tax.



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Last updated: May 2023

EMT: 9V