

# GARNISHMENTS FORUM 2024

Understand the various types of wage garnishments and the legal framework governing them!



This comprehensive class equips participants with the tools to understand the garnishment process, and the strategies to manage them.



**THREE COURSE OPTIONS STARTING IN AUGUST**

Interactive Virtual Classroom - Webinar - Webinar On Demand



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

## > 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\*

6 AUGUST 24GAR01Z

7 AUGUST 24GAR02Z

8 AUGUST 24GAR03Z

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: 13 August

Course Code 24GAR01L | On Demand 24GAR01R

#### *Segment 2: Child Support Withholding – Part 2*

Live: 15 August

Course Code 24GAR02L | On Demand 24GAR02R

#### *Segment 3: Tax Levies and Other Federal Involuntary Deductions*

Live: 20 August

Course Code 24GAR03L | On Demand 24GAR03R

#### *Segment 4: Creditor Garnishments, Bankruptcy, Wage Assignments, Deduction Restrictions*

Live: 22 August

Course Code 24GAR04L | On Demand 24GAR04R

#### **All Four Segments: Presented on dates listed**

Course Code 24GAR00L | On Demand 24GAR00R

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/Garnishment](https://Payroll.org/Garnishment) for start times.

### TRUE OR FALSE?

**True or False -**

Only the government can garnish wages

**True or False -**

Wage garnishments can take away all income

**True or False -**

Wage garnishment applies until the debt is paid

**True or False -**

Employers cannot terminate your employment due to garnishment

*Get the answers when you attend this course!*

# > 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

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# 2024 Garnishments Forum Registration Form

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

## 1

### Registration

#### I would like to:

- Register for the following **Interactive Virtual Classroom class**  
Date: \_\_\_\_\_ Course Code: \_\_\_\_\_
- I am a PayrollOrg Member ID# \_\_\_\_\_ US\$580
- I am a Colleague of a PayrollOrg Member (at the same street address) ..... US\$700  
Colleague's ID #: \_\_\_\_\_  
Member's Name: \_\_\_\_\_  
Member's ID #: \_\_\_\_\_
- I would like to join PayrollOrg now AND register at the member rate.. US\$914

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

Class Registration Fee at Member Rate ..... US\$580  
Annual Membership Dues\* ..... US\$299  
One-Time Enrollment Fee..... US\$35

**TOTAL..... US\$914**

- I am not a PayrollOrg Member or Colleague. ID# (if known) \_\_\_\_\_ US\$850

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

	Live	On Demand	
Segment 1 .....	<input type="checkbox"/> 24GAR01L .....	<input type="checkbox"/> 24GAR01R .....	US\$199'
Segment 2 .....	<input type="checkbox"/> 24GAR02L .....	<input type="checkbox"/> 24GAR02R .....	US\$199'
Segment 3 .....	<input type="checkbox"/> 24GAR03L .....	<input type="checkbox"/> 24GAR03R .....	US\$199'
Segment 4 .....	<input type="checkbox"/> 24GAR04L .....	<input type="checkbox"/> 24GAR04R .....	US\$199'
All 4 Segments.....	<input type="checkbox"/> 24GAR00L .....	<input type="checkbox"/> 24GAR00R .....	US\$580'

## 2

### Registrant Information

#### Registrant's Primary Address (Please print)

Name \_\_\_\_\_  
Member ID #: \_\_\_\_\_  
(Update your contact information at [payroll.org](http://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
- Credits upon completion. Please see individual course delivery options for credit information.

## 3

### Payment Information

Payment in U.S. dollars must accompany registration form.  
Currency Converter: [www.xe.com](http://www.xe.com)

#### Three Enrollment Options:

- Online** Payroll.org/Garnishment  
 **Fax** (210) 224-6038  
 **Mail** 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: \_\_\_\_\_

Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Country: \_\_\_\_\_ Zip: \_\_\_\_\_

- 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](mailto:CustomerService@payroll.org) • **Visit:** [Payroll.org](http://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](http://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 GPMI)?  Yes  No

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

If yes, what name was it under? \_\_\_\_\_

What was the company name? \_\_\_\_\_

#### For all program information go to: [Payroll.org/Garnishment](http://Payroll.org/Garnishment)

\*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.

†Prices listed are for Members. Go to [Payroll.org/garnish](http://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](http://Payroll.org/sales-tax) for a list of applicable sales tax.



Credit for Recertification and Continuing Education: PayrollOrg is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors, through its website: [www.nasbaregistry.org](http://www.nasbaregistry.org). PayrollOrg's CPE sponsor identification number with NASBA is 103152. Course Level: Overview. No prerequisites or advance preparation required. Delivery Method: Group-Live and Group-Internet based. Field of Study: Business Law = 7 for Interactive Virtual, 6 for Webinars (1.5 for each Webinar segment).

Last updated: June 20, 2024

EMT: 9V