

ONEIDA JUDICIARY

For Official Use

Creditor: _____

Debtor: _____

Garnishee: Oneida Nation

**Earnings Garnishment
Debtor's Answer**

Case No. _____

TO THE GARNISHEE:

1. My earnings are **completely** exempt from earnings garnishment or limited in amount subject to 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.

2. I request the Judiciary to lower the percentage deducted from my disposable earnings as a deduction of the maximum twenty percent (20%) would cause me undue harm because one (1) or more of the following apply:

a. I receive, am eligible for, or have received within **6 months** one or more of the following:

Check which applies. Attach a copy of the letter of approval or eligibility.

- Relief funded under public assistance
- Medical assistance
- Food Stamps
- Supplemental security income
- Relief funded under Wis. Stats. §59.53(21)
- Veterans benefits based on need under 38 USC 501-562 or Wis. Stats. §45.351(1)
- Any other public assistance

*****Must attach proof of assistance/benefits documentation.**

- b. I am subject to child support orders that would leave me with less than fifty percent (50%) of my earnings
*****Attach a copy court order.**
- c. My household income is below the federal poverty level.
- d. The garnishment of 20% of my disposable income would result in the income of my household being below the federal poverty level.
- e. The garnishment of twenty percent (20%) of my disposable earnings would cause me undue harm for other reasons. Please explain:

I understand that if I claim a complete exemption, limitation or defense in bad faith, I may be held liable to the creditor for actual damages and costs.

▶ _____
Signature of Debtor

Name Printed or Typed

Date

Address

Telephone Number