

ONEIDA JUDICIARY

For Official Use

Creditor: _____	Earnings Garnishment Debtor's Answer
Debtor: _____	
Garnishee: _____	
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.
- e. I receive, am eligible for, or have within **6 months** received one or more of the following:

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

- | | |
|--|--|
| <input type="checkbox"/> Relief funded under public assistance
<input type="checkbox"/> Medical assistance
<input type="checkbox"/> Food Stamps
<input type="checkbox"/> Supplemental security income | <input type="checkbox"/> Relief funded under Wis. Stats. §59.53(21)
<input type="checkbox"/> Veterans benefits based on need under 38 USC 501-562 or Wis. Stats. §45.351(1) |
|--|--|

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

- f. At least 50% of my disposable earnings are assigned for child support by court order.
 *****Attach a copy court order.**
- g. My household income is below the federal poverty level.
- h. The garnishment of 20% of my disposable income would result in the income of my household being below the poverty line.

2. Too much of my earnings are being garnished because:

- a. I am paying child support or maintenance in an amount that is 50% or more of my disposable earnings. The amount to be paid must be reduced so that the total of earnings assigned and garnished does not exceed 20% of my disposable earnings.
- b. The garnishment of 20% of my disposable income would result in my household income being below the poverty line and the amount to be paid must be reduced to an amount equal to the amount of my household income in excess of the poverty line.
- c. Other: _____

3. I have another defense to this earnings garnishment (explain briefly): _____

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