

Creditor:

Debtor:

Earnings Garnishment Percentage Reduction Notice

Garnishee: Oneida Nation

Case No. _____

To the debtor:

The creditor has been awarded a judgment against you or your spouse as indicated below. That judgment has not been fully paid. The creditor has now filed a garnishment proceeding against your earnings from the garnishee. This means that the creditor is seeking to take some of your earnings to satisfy part or all of the judgment against you or your spouse.

The total amount of the creditor's claim is as follows:

County of Judgment:	Case Number:	Date of Judgment:

Unpaid balance on judgment: \$

Post Judgment Interest: \$

Filing costs of this earning garnishment: \$ 25.00

Total amount owed by the debtor: \$

By law, your wages may be garnished in an amount not to exceed 20% of your weekly disposable earnings. Your "disposable earnings" are those remaining after social security and federal and state income taxes are withheld.

You may request a lower percentage be deducted from your disposable earnings if undue harm results from any of the following:

1. Your household income is below the federal poverty level. See the worksheet below to determine if you qualify for this exemption.
2. You receive relief funded under public assistance, relief funded under Wis. Stats. §59.53(21), medical assistance, supplemental security income, food stamps, or veterans benefits based on need under USC 501 to 562 or Wis. Stats. §45.35 (1), or have received these benefits within the past 6 months or are eligible but have not yet received these benefits.
3. At least 50% of your disposable earnings are assigned by court order for child support.
4. The garnishment of twenty percent (20%) of the debtor's disposable earnings would cause the debtor's household income to drop below the current federal poverty level.
5. The garnishment of twenty percent (20%) of the debtor's disposable earnings would cause the debtor undue harm for reasons not identified in this section.

Poverty Guidelines for Earnings

(For earnings from July 1, 2025 thru June 30, 2026)

Size of Family	Weekly	Bi-weekly	Semi-monthly	Monthly	Annually
1	\$301	\$602	\$652	\$1,304	\$15,650
2	\$407	\$813	\$881	\$1,763	\$21,150
3	\$513	\$1,025	\$1,110	\$2,221	\$26,650
4	\$618	\$1,237	\$1,340	\$2,679	\$32,150
5	\$724	\$1,448	\$1,569	\$3,138	\$37,650
6	\$830	\$1,660	\$1,798	\$3,596	\$43,150
7	\$936	\$1,871	\$2,027	\$4,054	\$48,650
8	\$1,041	\$2,083	\$2,256	\$4,513	\$54,150
Ea. add'l family member	Add \$106 to above amount	Add \$212 to above amount	Add \$229 to Above amount	Add \$458 to Above amount	Add \$5,500 to above amount

References:

- 8 O.C. 801.2-6
- Federal Register (Vol. 90, No. 11; Friday, January 17, 2025)
- Wis. Stat. § 812.34(3)
 - Form CV-427, Poverty Guidelines for Earnings