

Garnishments and Bankruptcy

What is a garnishment? A garnishment is basically a legal collections tool where a creditor obtains a court order compelling an employer to withhold a portion of an employee's wages. The amount that can be withheld is capped at 25%, however, the percentage may vary depending on the state issuing the garnishment and the type of debt. The cap applies to all creditors, meaning 25% is the most that can be withheld at any one time. Garnishments, however, are not limited to wages and can involve one time garnishment of bank accounts or personal property. Whether or not bank accounts, personal property or tax returns can be garnished will depend the individual state. Regardless, garnishments are usually not the first option for creditors and they usually take several months to process during which time you will be notified of the proceedings and have the opportunity to object to the garnishment...

Last updated on August 17, 2020.

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