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GARNISHMENT IN OREGON

This document is based on content from http://en.wikipedia.org/wiki/Wage_garnishment

Wage Garnishments

Wage garnishment, the most common type of garnishment, is the process of deducting money from an employee's monetary compensation (including salary) as a result of a court order. In the United States, such payments are limited to a certain percentage of the disposable income that the employee earns. Garnishments can be taken for any type of debt but common examples of debt that result in garnishments include:

- Child support
- Taxes
- Unpaid court fines
- Any other type of money judgment

When served on an employer, garnishments are taken as part of the payroll process. When processing payroll, sometimes there is not enough money in the employee's net pay to satisfy all of the garnishments. In such a case, the correct order to take a garnishment must be satisfied. For example, in a case with federal tax, local tax, and credit card garnishments, the first garnishment taken would be the federal tax garnishments, then the local tax garnishments, and finally, garnishments for the credit card. There are numerous rules, exceptions and exemptions that may apply in regards to wage garnishments.

Attachments

The other type of garnishments, also known as *attachments*, requires the garnishee to deliver all the defendant's money and/or property in the hands of the garnishee at the time of service of process to the court, to be paid over to the sheriff. Since this type of garnishment is not continuing in nature, but is not subject to the type of restrictions that apply to wage garnishment, it is most often used against banks, or other persons or companies that incur liquidated obligations in the regular course of business.

If you need assistance regarding any garnishment issues, please do not hesitate to contact our firm at 503.693.6641.