

AOC-150 Doc Code: GW  
Rev. 7-09

Commonwealth of Kentucky  
Court of Justice [www.courts.ky.gov](http://www.courts.ky.gov)

KRS 425.501-425.506;  
CR 69.02



**NOTICE OF RIGHTS  
To ASSERT EXEMPTION TO  
WAGE GARNISHMENT**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**TO JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**Judgment Date:**

**Creditor's Attorney:**

The Judgment Creditor is garnishing a portion of your wages to satisfy a judgment entered against you, which includes the Amount Due shown above, plus interest and costs. You may have a right to recover all or part of the money your employer will withhold, but you must follow the instructions given below.

**The Garnishee (Employer) is:**

**IMPORTANT LEGAL NOTICE OF  
RIGHTS TO ASSERT EXEMPTION**

If you are not the actual Judgment Debtor named above, or if the judgment has been paid, immediately notify the Creditor's Attorney (or the Creditor if no attorney is named above) to avoid garnishment, or request a hearing from the Court (see below).

You are entitled to receive a copy of the first Affidavit and Answer of Garnishee (Employer) to be prepared by your employer in response to the garnishment of your wages. **Read it carefully.** Your employer is required to send you a copy of the form on the back of this notice each time garnished funds have been withheld from your paycheck **if the amount withheld is different from the amount previously withheld from your last paycheck.** If you do not receive a copy, request one from your employer. If refused, request a hearing from the Court (see below). **The percentage of disposable earnings exempted from each garnishment, where the pay period is weekly, is the greater of (A) 75% of disposable earnings or (B) for wages earned after 7/24/09 \$217.50 (30 times the federal minimum hourly wage of \$7.25).**

If you believe that your employer has completed the form incorrectly and withheld wages which are properly exempt, you must take the following steps: (1) Within thirteen (13) days of the **date on the payroll check from which funds have been withheld as a result of this garnishment**, go to the Circuit Clerk's office which issued this garnishment; (2) complete an Affidavit to Challenge Garnishment; (3) file the original of the Affidavit with the Clerk and keep a copy. The Clerk will set a hearing for you to appear in court to contest the garnishment of your wages. **The Clerk cannot give you legal advice. See a lawyer if you need legal advice.** If you do not appear in court for the hearing, you will lose your right to challenge that particular withholding. At the hearing, the judge will check the withholding made by your employer to determine if a mistake has been made. If a portion of your wages was improperly seized, the judge will order that it be returned to you. Otherwise, the judge will order that the garnishment proceed as planned. If you do not request a hearing within thirteen (13) days of the date on the payroll check, the wages withheld will be later sent to the Judgment Creditor. The Creditor's Attorney or the Clerk (if there is no Creditor's Attorney) will hold the garnished money received from your employer for 15 days from the issuance date on the employer's garnishment check. This is to allow you to assert any exemption.

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**ORDER OF WAGE GARNISHMENT  
(CONTINUOUS OR AS DESIGNATED)**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**Judgment Date:**

**Creditor's Attorney:**

**TO THE GARNISHEE (EMPLOYER) NAMED BELOW:**

You are hereby (1) restrained from paying to the Judgment Debtor, or to anyone for him/her, money, property or other evidence of debt in your possession belonging to him/her or in which he/she has any interest; and (2) ordered to continuously withhold and safely remit to the creditor's attorney or to the Circuit Clerk (if there is no creditor's attorney) each pay period the non-exempt property of the Judgment Debtor withheld for that pay period until the amount due shown above plus interest and costs are paid in full, (or for only the succeeding pay periods \_\_\_\_\_).

SEE REVERSE OF THIS ORDER FOR ADDITIONAL REQUIREMENTS AND INSTRUCTIONS.

\_\_\_\_\_  
Circuit Clerk, by: \_\_\_\_\_ D.C. \_\_\_\_\_  
(Date)

**Garnishee (Employer):**

**IMPORTANT NOTICE TO THE ABOVE JUDGMENT DEBTOR: THE JUDGMENT CREDITOR IS GARNISHING A PORTION OF YOUR WAGES TO PAY A JUDGMENT ENTERED AGAINST YOU IN THE ABOVE COURT. YOU MAY HAVE A RIGHT TO RECOVER ALL OR PART OF THE MONEY YOUR EMPLOYER HAS WITHHELD FROM YOUR PAY. CAREFULLY REVIEW THIS FORM AND YOUR NOTICE OF RIGHTS TO ASSERT EXEMPTION TO WAGE GARNISHMENT YOU PREVIOUSLY RECEIVED. CLOSELY EXAMINE YOUR EMPLOYER'S CALCULATIONS REGARDING ANY WITHHOLDING PURSUANT TO THIS GARNISHMENT. IF YOU BELIEVE THAT YOUR EMPLOYER HAS WITHHELD TOO MUCH MONEY FROM YOU, GO TO THE OFFICE OF THE CIRCUIT CLERK WHICH ISSUED THIS GARNISHMENT WITHIN 13 DAYS OF THE DATE ON THE PAYROLL CHECK YOU RECEIVED FROM WHICH MONEY WAS WITHHELD PURSUANT TO THIS GARNISHMENT AND COMPLETE AN "AFFIDAVIT TO CHALLENGE GARNISHMENT".**

**GAG AFFIDAVIT AND ANSWER OF GARNISHEE (EMPLOYER)**

Comes the undersigned Affiant, who after being duly sworn, states:

A. The social security number and name of the Judgment Debtor ("Employee") is: \_\_\_\_\_  
Name: \_\_\_\_\_

B. The date on which this Order was originally served was: \_\_\_\_\_

C. No funds are due employee because \_\_\_\_\_

D. If no funds are withheld due to superior (earlier) garnishments, the number of those garnishments is: \_\_\_\_\_

E. The pay period of the remittance accompanying this return is from \_\_\_\_\_ to \_\_\_\_\_

F. The pay period of this employee is: (choose one)  
( ) weekly ( ) bi-weekly ( ) semi-monthly ( ) monthly

- 1. Gross earnings \$ \_\_\_\_\_
- 2. Less amounts required by law to be withheld:
  - Federal Income Tax \$ \_\_\_\_\_
  - State Income Tax \$ \_\_\_\_\_
  - Occupational Tax \$ \_\_\_\_\_
  - Social Security \$ \_\_\_\_\_

TOTAL DEDUCTIONS \$ \_\_\_\_\_

- 3. Disposable earnings (Line 1 less Line 2) \$ \_\_\_\_\_
  - 4. Exempt earnings:
    - (a) 75% of line 3 \$ \_\_\_\_\_
    - (b) \$217.50 if weekly, For wages earned after 7/24/09
    - or \$471.25 if semi-monthly, or
    - \$942.50 if monthly \$ \_\_\_\_\_
    - (c) Enter greater of 4(a) and 4(b) \$ \_\_\_\_\_
    - (d) Ordered Child Support \$ \_\_\_\_\_
  - 5. Non-exempt disposable earnings (Line 3 less Lines 4(c) and (d)) \$ \_\_\_\_\_
- Remit the amount on Line 5 or the Amount Due shown at the top of this Order plus interest and costs, whichever is less, to the Creditor's Attorney or to the Circuit Clerk (if there is no Creditor's Attorney).

\_\_\_\_\_  
Affiant Position/Title  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_. My Commission expires:

\_\_\_\_\_  
Notary Public

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**ORDER OF WAGE GARNISHMENT  
(CONTINUOUS OR AS DESIGNATED)**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**TO THE GARNISHEE (EMPLOYER) NAMED BELOW:**

You are hereby (1) restrained from paying to the Judgment Debtor, or to anyone for him/her, money, property or other evidence of debt in your possession belonging to him/her or in which he/she has any interest; and (2) ordered to continuously withhold and safely remit to the creditor's attorney or to the Circuit Clerk (if there is no creditor's attorney) each pay period the non-exempt property of the Judgment Debtor withheld for that pay period until the amount due shown above plus interest and costs are paid in full, (or for only the succeeding pay periods \_\_\_\_\_).

**Judgment Date:**

**Creditor's Attorney:**

SEE REVERSE OF THIS ORDER FOR ADDITIONAL REQUIREMENTS AND INSTRUCTIONS.

\_\_\_\_\_  
Circuit Clerk, by: \_\_\_\_\_ D.C. \_\_\_\_\_

(Date)

**Garnishee (Employer):**

**IMPORTANT NOTICE TO THE ABOVE JUDGMENT DEBTOR: THE JUDGMENT CREDITOR IS GARNISHING A PORTION OF YOUR WAGES TO PAY A JUDGMENT ENTERED AGAINST YOU IN THE ABOVE COURT. YOU MAY HAVE A RIGHT TO RECOVER ALL OR PART OF THE MONEY YOUR EMPLOYER HAS WITHHELD FROM YOUR PAY. CAREFULLY REVIEW THIS FORM AND YOUR NOTICE OF RIGHTS TO ASSERT EXEMPTION TO WAGE GARNISHMENT YOU PREVIOUSLY RECEIVED. CLOSELY EXAMINE YOUR EMPLOYER'S CALCULATIONS REGARDING ANY WITHHOLDING PURSUANT TO THIS GARNISHMENT. IF YOU BELIEVE THAT YOUR EMPLOYER HAS WITHHELD TOO MUCH MONEY FROM YOU, GO TO THE OFFICE OF THE CIRCUIT CLERK WHICH ISSUED THIS GARNISHMENT WITHIN 13 DAYS OF THE DATE ON THE PAYROLL CHECK YOU RECEIVED FROM WHICH MONEY WAS WITHHELD PURSUANT TO THIS GARNISHMENT AND COMPLETE AN "AFFIDAVIT TO CHALLENGE GARNISHMENT".**

**AFFIDAVIT AND ANSWER OF GARNISHEE (EMPLOYER)**

Comes the undersigned Affiant, who after being duly sworn, states:

- A. The social security number and name of the Judgment Debtor ("Employee") is: \_\_\_\_\_  
Name: \_\_\_\_\_
- B. The date on which this Order was originally served was: \_\_\_\_\_
- C. No funds are due employee because \_\_\_\_\_
- D. If no funds are withheld due to superior (earlier) garnishments, the number of those garnishments is: \_\_\_\_\_
- E. The pay period of the remittance accompanying this return is from \_\_\_\_\_ to \_\_\_\_\_
- F. The pay period of this employee is: (choose one)  
( ) weekly ( ) bi-weekly ( ) semi-monthly ( ) monthly

- 3. Disposable earnings (Line 1 less Line 2) \$ \_\_\_\_\_
- 4. Exempt earnings:
  - (a) 75% of line 3 \$ \_\_\_\_\_
  - (b) \$217.50 if weekly, For wages earned after 7/24/09
  - or \$471.25 if semi-monthly, or
  - \$942.50 if monthly \$ \_\_\_\_\_
  - (c) Enter greater of 4(a) and 4(b) \$ \_\_\_\_\_
  - (d) Ordered Child Support \$ \_\_\_\_\_
- 5. Non-exempt disposable earnings (Line 3 less Lines 4(c) and (d)) \$ \_\_\_\_\_  
Remit the amount on Line 5 or the Amount Due shown at the top of this Order plus interest and costs, whichever is less, to the Creditor's Attorney or to the Circuit Clerk (if there is no Creditor's Attorney).

- 1. Gross earnings \$ \_\_\_\_\_
- 2. Less amounts required by law to be withheld:
  - Federal Income Tax \$ \_\_\_\_\_
  - State Income Tax \$ \_\_\_\_\_
  - Occupational Tax \$ \_\_\_\_\_
  - Social Security \$ \_\_\_\_\_

\_\_\_\_\_  
Affiant Position/Title  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_,

\_\_\_\_\_. My Commission expires:

TOTAL DEDUCTIONS \$ \_\_\_\_\_

\_\_\_\_\_  
Notary Public

**ADDITIONAL REQUIREMENTS AND INSTRUCTIONS  
TO GARNISHEE (EMPLOYER)**

**Note:** You should make copies of the front of this Order and keep them for future use. Go to the Circuit Clerk's office for additional copies, if needed.

YOU ARE SUMMONED AND ORDERED TO DO THE FOLLOWING:

1. Complete the Affidavit and Answer on the front of this Order under oath and send copies as directed in paragraph 2 below:
  - (a) **within 20 days** (30 days if the judgment debtor is a federal government employee) from your receipt of this Order; **AND**
  - (b) when you first withhold as required by this Order; **AND**
  - (c) whenever the amount withheld from any later paycheck differs from the amount withheld from the last paycheck.
2. Send copies of each completed Affidavit and Answer to:
  - (a) the Judgment Debtor-Employee; **AND**
  - (b) the Judgment-Creditor's Attorney or to the Creditor (if no attorney is named); **AND**
  - (c) the Circuit Clerk; **AND**
  - (d) retain a copy for your records.
3. The following provisions apply to money or property of the Judgment Debtor consisting of earnings (compensation for personal services):
  - (a) This Order creates a lien on all non-exempt earnings of the Judgment Debtor earned during the pay period in which this Order is served and during all succeeding pay periods **until the entire judgment balance is paid in full or for the pay periods designated on the front of this Order**. At a later date, the Creditor or Creditor's Attorney may provide you with notice of any remaining unpaid principal, interest and court costs due.
  - (b) Orders of Wage Garnishment shall have priority according to the date of service on you. If you receive more than one Order of Wage Garnishment against a Judgment Debtor, honor the first Order you receive until the amount due, plus interest and costs, is paid in full (or for the pay periods designated on the front of that Order). The second Order received then automatically takes effect.
  - (c) You may be notified by the Creditor's Attorney, the Judgment Creditor, or the Court to discontinue withholding pursuant to this Order. The second Order received then automatically takes effect.
  - (d) Calculate the amount of non-exempt earnings on the front of this Order or on a copy of it. It is based on a certain portion of disposable earnings, determined as follows:
    - i. "Disposable Earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld. Amounts required by law to be withheld include income taxes, occupational license taxes, social security, railroad retirement and retirement for teachers and state and county employees.
    - ii. The percentage of disposable earnings exempted from this Order where the pay period is weekly is the greater of (a) 75% of disposable earnings or (b) 30 times the current federal minimum hourly wage (see Affidavit and Answer of Garnishee paragraph F.4.(b) on reverse). The amount to be withheld from weekly earnings shall be 25% of the disposable earnings or the amount by which the disposable earnings exceeds the figure set forth in paragraph F.4.(b) of the Affidavit and Answer of Garnishee on the reverse of this page, whichever is less. (The exempt earnings are to be paid to the employee in the usual manner.) **Please notice that the federal minimum hourly wage is \$7.25 for wages earned after 7-24-09.**
  - (e) Pursuant to KRS 425.516 an employer is allowed his costs.

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KRS 425.501-425.506;  
CR 69.02



**ORDER OF WAGE GARNISHMENT  
(CONTINUOUS OR AS DESIGNATED)**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**TO THE GARNISHEE (EMPLOYER) NAMED BELOW:**

You are hereby (1) restrained from paying to the Judgment Debtor, or to anyone for him/her, money, property or other evidence of debt in your possession belonging to him/her or in which he/she has any interest; and (2) ordered to continuously withhold and safely remit to the creditor's attorney or to the Circuit Clerk (if there is no creditor's attorney) each pay period the non-exempt property of the Judgment Debtor withheld for that pay period until the amount due shown above plus interest and costs are paid in full, (or for only the succeeding pay periods \_\_\_\_\_).

**Judgment Date:**

**Creditor's Attorney:**

SEE REVERSE OF THIS ORDER FOR ADDITIONAL REQUIREMENTS AND INSTRUCTIONS.

\_\_\_\_\_  
Circuit Clerk, by: \_\_\_\_\_ D.C. \_\_\_\_\_

(Date)

**Garnishee (Employer):**

**IMPORTANT NOTICE TO THE ABOVE JUDGMENT DEBTOR: THE JUDGMENT CREDITOR IS GARNISHING A PORTION OF YOUR WAGES TO PAY A JUDGMENT ENTERED AGAINST YOU IN THE ABOVE COURT. YOU MAY HAVE A RIGHT TO RECOVER ALL OR PART OF THE MONEY YOUR EMPLOYER HAS WITHHELD FROM YOUR PAY. CAREFULLY REVIEW THIS FORM AND YOUR NOTICE OF RIGHTS TO ASSERT EXEMPTION TO WAGE GARNISHMENT YOU PREVIOUSLY RECEIVED. CLOSELY EXAMINE YOUR EMPLOYER'S CALCULATIONS REGARDING ANY WITHHOLDING PURSUANT TO THIS GARNISHMENT. IF YOU BELIEVE THAT YOUR EMPLOYER HAS WITHHELD TOO MUCH MONEY FROM YOU, GO TO THE OFFICE OF THE CIRCUIT CLERK WHICH ISSUED THIS GARNISHMENT WITHIN 13 DAYS OF THE DATE ON THE PAYROLL CHECK YOU RECEIVED FROM WHICH MONEY WAS WITHHELD PURSUANT TO THIS GARNISHMENT AND COMPLETE AN "AFFIDAVIT TO CHALLENGE GARNISHMENT".**

**AFFIDAVIT AND ANSWER OF GARNISHEE (EMPLOYER)**

Comes the undersigned Affiant, who after being duly sworn, states:

- A. The social security number and name of the Judgment Debtor ("Employee") is: \_\_\_\_\_  
Name: \_\_\_\_\_
- B. The date on which this Order was originally served was: \_\_\_\_\_
- C. No funds are due employee because \_\_\_\_\_
- D. If no funds are withheld due to superior (earlier) garnishments, the number of those garnishments is: \_\_\_\_\_
- E. The pay period of the remittance accompanying this return is from \_\_\_\_\_ to \_\_\_\_\_
- F. The pay period of this employee is: (choose one)  
( ) weekly ( ) bi-weekly ( ) semi-monthly ( ) monthly

- 3. Disposable earnings (Line 1 less Line 2) \$ \_\_\_\_\_
- 4. Exempt earnings:
  - (a) 75% of line 3 \$ \_\_\_\_\_
  - (b) \$217.50 if weekly, For wages earned after 7/24/09
  - or \$471.25 if semi-monthly, or
  - \$942.50 if monthly \$ \_\_\_\_\_
  - (c) Enter greater of 4(a) and 4(b) \$ \_\_\_\_\_
  - (d) Ordered Child Support \$ \_\_\_\_\_
- 5. Non-exempt disposable earnings (Line 3 less Lines 4(c) and (d)) \$ \_\_\_\_\_  
Remit the amount on Line 5 or the Amount Due shown at the top of this Order plus interest and costs, whichever is less, to the Creditor's Attorney or to the Circuit Clerk (if there is no Creditor's Attorney).

- 1. Gross earnings \$ \_\_\_\_\_
- 2. Less amounts required by law to be withheld:
  - Federal Income Tax \$ \_\_\_\_\_
  - State Income Tax \$ \_\_\_\_\_
  - Occupational Tax \$ \_\_\_\_\_
  - Social Security \$ \_\_\_\_\_

\_\_\_\_\_  
Affiant Position/Title  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_,

\_\_\_\_\_. My Commission expires:

TOTAL DEDUCTIONS \$ \_\_\_\_\_

\_\_\_\_\_  
Notary Public

**ADDITIONAL REQUIREMENTS AND INSTRUCTIONS  
TO GARNISHEE (EMPLOYER)**

**Note:** You should make copies of the front of this Order and keep them for future use. Go to the Circuit Clerk's office for additional copies, if needed.

YOU ARE SUMMONED AND ORDERED TO DO THE FOLLOWING:

1. Complete the Affidavit and Answer on the front of this Order under oath and send copies as directed in paragraph 2 below:
  - (a) **within 20 days** (30 days if the judgment debtor is a federal government employee) from your receipt of this Order; **AND**
  - (b) when you first withhold as required by this Order; **AND**
  - (c) whenever the amount withheld from any later paycheck differs from the amount withheld from the last paycheck.
2. Send copies of each completed Affidavit and Answer to:
  - (a) the Judgment Debtor-Employee; **AND**
  - (b) the Judgment-Creditor's Attorney or to the Creditor (if no attorney is named); **AND**
  - (c) the Circuit Clerk; **AND**
  - (d) retain a copy for your records.
3. The following provisions apply to money or property of the Judgment Debtor consisting of earnings (compensation for personal services):
  - (a) This Order creates a lien on all non-exempt earnings of the Judgment Debtor earned during the pay period in which this Order is served and during all succeeding pay periods **until the entire judgment balance is paid in full or for the pay periods designated on the front of this Order**. At a later date, the Creditor or Creditor's Attorney may provide you with notice of any remaining unpaid principal, interest and court costs due.
  - (b) Orders of Wage Garnishment shall have priority according to the date of service on you. If you receive more than one Order of Wage Garnishment against a Judgment Debtor, honor the first Order you receive until the amount due, plus interest and costs, is paid in full (or for the pay periods designated on the front of that Order). The second Order received then automatically takes effect.
  - (c) You may be notified by the Creditor's Attorney, the Judgment Creditor, or the Court to discontinue withholding pursuant to this Order. The second Order received then automatically takes effect.
  - (d) Calculate the amount of non-exempt earnings on the front of this Order or on a copy of it. It is based on a certain portion of disposable earnings, determined as follows:
    - i. "Disposable Earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld. Amounts required by law to be withheld include income taxes, occupational license taxes, social security, railroad retirement and retirement for teachers and state and county employees.
    - ii. The percentage of disposable earnings exempted from this Order where the pay period is weekly is the greater of (a) 75% of disposable earnings or (b) 30 times the current federal minimum hourly wage (see Affidavit and Answer of Garnishee paragraph F.4.(b) on reverse). The amount to be withheld from weekly earnings shall be 25% of the disposable earnings or the amount by which the disposable earnings exceeds the figure set forth in paragraph F.4.(b) of the Affidavit and Answer of Garnishee on the reverse of this page, whichever is less. (The exempt earnings are to be paid to the employee in the usual manner.) **Please notice that the federal minimum hourly wage is \$7.25 for wages earned after 7-24-09.**
  - (e) Pursuant to KRS 425.516 an employer is allowed his costs.



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**ORDER OF WAGE GARNISHMENT  
(CONTINUOUS OR AS DESIGNATED)**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**TO THE GARNISHEE (EMPLOYER) NAMED BELOW:**

You are hereby (1) restrained from paying to the Judgment Debtor, or to anyone for him/her, money, property or other evidence of debt in your possession belonging to him/her or in which he/she has any interest; and (2) ordered to continuously withhold and safely remit to the creditor's attorney or to the Circuit Clerk (if there is no creditor's attorney) each pay period the non-exempt property of the Judgment Debtor withheld for that pay period until the amount due shown above plus interest and costs are paid in full, (or for only the succeeding pay periods \_\_\_\_\_).

**Judgment Date:**

**Creditor's Attorney:**

SEE REVERSE OF THIS ORDER FOR ADDITIONAL REQUIREMENTS AND INSTRUCTIONS.

\_\_\_\_\_  
Circuit Clerk, by: \_\_\_\_\_ D.C. \_\_\_\_\_

(Date)

**Garnishee (Employer):**

**IMPORTANT NOTICE TO THE ABOVE JUDGMENT DEBTOR: THE JUDGMENT CREDITOR IS GARNISHING A PORTION OF YOUR WAGES TO PAY A JUDGMENT ENTERED AGAINST YOU IN THE ABOVE COURT. YOU MAY HAVE A RIGHT TO RECOVER ALL OR PART OF THE MONEY YOUR EMPLOYER HAS WITHHELD FROM YOUR PAY. CAREFULLY REVIEW THIS FORM AND YOUR NOTICE OF RIGHTS TO ASSERT EXEMPTION TO WAGE GARNISHMENT YOU PREVIOUSLY RECEIVED. CLOSELY EXAMINE YOUR EMPLOYER'S CALCULATIONS REGARDING ANY WITHHOLDING PURSUANT TO THIS GARNISHMENT. IF YOU BELIEVE THAT YOUR EMPLOYER HAS WITHHELD TOO MUCH MONEY FROM YOU, GO TO THE OFFICE OF THE CIRCUIT CLERK WHICH ISSUED THIS GARNISHMENT WITHIN 13 DAYS OF THE DATE ON THE PAYROLL CHECK YOU RECEIVED FROM WHICH MONEY WAS WITHHELD PURSUANT TO THIS GARNISHMENT AND COMPLETE AN "AFFIDAVIT TO CHALLENGE GARNISHMENT".**

**AFFIDAVIT AND ANSWER OF GARNISHEE (EMPLOYER)**

Comes the undersigned Affiant, who after being duly sworn, states:

- A. The social security number and name of the Judgment Debtor ("Employee") is: \_\_\_\_\_  
Name: \_\_\_\_\_
- B. The date on which this Order was originally served was: \_\_\_\_\_
- C. No funds are due employee because \_\_\_\_\_
- D. If no funds are withheld due to superior (earlier) garnishments, the number of those garnishments is: \_\_\_\_\_
- E. The pay period of the remittance accompanying this return is from \_\_\_\_\_ to \_\_\_\_\_
- F. The pay period of this employee is: (choose one)  
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- 3. Disposable earnings (Line 1 less Line 2) \$ \_\_\_\_\_
- 4. Exempt earnings:
  - (a) 75% of line 3 \$ \_\_\_\_\_
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  - (c) Enter greater of 4(a) and 4(b) \$ \_\_\_\_\_
  - (d) Ordered Child Support \$ \_\_\_\_\_
- 5. Non-exempt disposable earnings (Line 3 less Lines 4(c) and (d)) \$ \_\_\_\_\_  
Remit the amount on Line 5 or the Amount Due shown at the top of this Order plus interest and costs, whichever is less, to the Creditor's Attorney or to the Circuit Clerk (if there is no Creditor's Attorney).

- 1. Gross earnings \$ \_\_\_\_\_
- 2. Less amounts required by law to be withheld:
  - Federal Income Tax \$ \_\_\_\_\_
  - State Income Tax \$ \_\_\_\_\_
  - Occupational Tax \$ \_\_\_\_\_
  - Social Security \$ \_\_\_\_\_

\_\_\_\_\_  
Affiant Position/Title  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_. My Commission expires:

TOTAL DEDUCTIONS \$ \_\_\_\_\_

\_\_\_\_\_  
Notary Public

**ADDITIONAL REQUIREMENTS AND INSTRUCTIONS  
TO GARNISHEE (EMPLOYER)**

**Note:** You should make copies of the front of this Order and keep them for future use. Go to the Circuit Clerk's office for additional copies, if needed.

YOU ARE SUMMONED AND ORDERED TO DO THE FOLLOWING:

1. Complete the Affidavit and Answer on the front of this Order under oath and send copies as directed in paragraph 2 below:
  - (a) **within 20 days** (30 days if the judgment debtor is a federal government employee) from your receipt of this Order; **AND**
  - (b) when you first withhold as required by this Order; **AND**
  - (c) whenever the amount withheld from any later paycheck differs from the amount withheld from the last paycheck.
2. Send copies of each completed Affidavit and Answer to:
  - (a) the Judgment Debtor-Employee; **AND**
  - (b) the Judgment-Creditor's Attorney or to the Creditor (if no attorney is named); **AND**
  - (c) the Circuit Clerk; **AND**
  - (d) retain a copy for your records.
3. The following provisions apply to money or property of the Judgment Debtor consisting of earnings (compensation for personal services):
  - (a) This Order creates a lien on all non-exempt earnings of the Judgment Debtor earned during the pay period in which this Order is served and during all succeeding pay periods **until the entire judgment balance is paid in full or for the pay periods designated on the front of this Order**. At a later date, the Creditor or Creditor's Attorney may provide you with notice of any remaining unpaid principal, interest and court costs due.
  - (b) Orders of Wage Garnishment shall have priority according to the date of service on you. If you receive more than one Order of Wage Garnishment against a Judgment Debtor, honor the first Order you receive until the amount due, plus interest and costs, is paid in full (or for the pay periods designated on the front of that Order). The second Order received then automatically takes effect.
  - (c) You may be notified by the Creditor's Attorney, the Judgment Creditor, or the Court to discontinue withholding pursuant to this Order. The second Order received then automatically takes effect.
  - (d) Calculate the amount of non-exempt earnings on the front of this Order or on a copy of it. It is based on a certain portion of disposable earnings, determined as follows:
    - i. "Disposable Earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld. Amounts required by law to be withheld include income taxes, occupational license taxes, social security, railroad retirement and retirement for teachers and state and county employees.
    - ii. The percentage of disposable earnings exempted from this Order where the pay period is weekly is the greater of (a) 75% of disposable earnings or (b) 30 times the current federal minimum hourly wage (see Affidavit and Answer of Garnishee paragraph F.4.(b) on reverse). The amount to be withheld from weekly earnings shall be 25% of the disposable earnings or the amount by which the disposable earnings exceeds the figure set forth in paragraph F.4.(b) of the Affidavit and Answer of Garnishee on the reverse of this page, whichever is less. (The exempt earnings are to be paid to the employee in the usual manner.) **Please notice that the federal minimum hourly wage is \$7.25 for wages earned after 7-24-09.**
  - (e) Pursuant to KRS 425.516 an employer is allowed his costs.



AOC-150 Doc Code: GAG  
Rev. 7-09

Commonwealth of Kentucky  
Court of Justice www.courts.ky.gov

KRS 425.501-425.506;  
CR 69.02



**ORDER OF WAGE GARNISHMENT  
(CONTINUOUS OR AS DESIGNATED)**

Case No. \_\_\_\_\_

Court \_\_\_\_\_

County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**TO THE GARNISHEE (EMPLOYER) NAMED BELOW:**

You are hereby (1) restrained from paying to the Judgment Debtor, or to anyone for him/her, money, property or other evidence of debt in your possession belonging to him/her or in which he/she has any interest; and (2) ordered to continuously withhold and safely remit to the creditor's attorney or to the Circuit Clerk (if there is no creditor's attorney) each pay period the non-exempt property of the Judgment Debtor withheld for that pay period until the amount due shown above plus interest and costs are paid in full, (or for only the succeeding pay periods \_\_\_\_\_).

**Judgment Date:**

**Creditor's Attorney:**

SEE REVERSE OF THIS ORDER FOR ADDITIONAL REQUIREMENTS AND INSTRUCTIONS.

\_\_\_\_\_  
Circuit Clerk, by: \_\_\_\_\_ D.C. \_\_\_\_\_

(Date)

**Garnishee (Employer):**

**IMPORTANT NOTICE TO THE ABOVE JUDGMENT DEBTOR: THE JUDGMENT CREDITOR IS GARNISHING A PORTION OF YOUR WAGES TO PAY A JUDGMENT ENTERED AGAINST YOU IN THE ABOVE COURT. YOU MAY HAVE A RIGHT TO RECOVER ALL OR PART OF THE MONEY YOUR EMPLOYER HAS WITHHELD FROM YOUR PAY. CAREFULLY REVIEW THIS FORM AND YOUR NOTICE OF RIGHTS TO ASSERT EXEMPTION TO WAGE GARNISHMENT YOU PREVIOUSLY RECEIVED. CLOSELY EXAMINE YOUR EMPLOYER'S CALCULATIONS REGARDING ANY WITHHOLDING PURSUANT TO THIS GARNISHMENT. IF YOU BELIEVE THAT YOUR EMPLOYER HAS WITHHELD TOO MUCH MONEY FROM YOU, GO TO THE OFFICE OF THE CIRCUIT CLERK WHICH ISSUED THIS GARNISHMENT WITHIN 13 DAYS OF THE DATE ON THE PAYROLL CHECK YOU RECEIVED FROM WHICH MONEY WAS WITHHELD PURSUANT TO THIS GARNISHMENT AND COMPLETE AN "AFFIDAVIT TO CHALLENGE GARNISHMENT".**

**AFFIDAVIT AND ANSWER OF GARNISHEE (EMPLOYER)**

Comes the undersigned Affiant, who after being duly sworn, states:

- A. The social security number and name of the Judgment Debtor ("Employee") is: \_\_\_\_\_  
Name: \_\_\_\_\_
- B. The date on which this Order was originally served was: \_\_\_\_\_
- C. No funds are due employee because \_\_\_\_\_
- D. If no funds are withheld due to superior (earlier) garnishments, the number of those garnishments is: \_\_\_\_\_
- E. The pay period of the remittance accompanying this return is from \_\_\_\_\_ to \_\_\_\_\_
- F. The pay period of this employee is: (choose one)  
( ) weekly ( ) bi-weekly ( ) semi-monthly ( ) monthly

- 3. Disposable earnings (Line 1 less Line 2) \$ \_\_\_\_\_
- 4. Exempt earnings:  
(a) 75% of line 3 \$ \_\_\_\_\_  
(b) \$217.50 if weekly, For wages  
or \$471.25 if semi-monthly, or earned after  
\$942.50 if monthly \$ \_\_\_\_\_ 7/24/09  
(c) Enter greater of 4(a) and 4(b) \$ \_\_\_\_\_  
(d) Ordered Child Support \$ \_\_\_\_\_
- 5. Non-exempt disposable earnings (Line 3 less Lines 4(c) and (d)) \$ \_\_\_\_\_  
Remit the amount on Line 5 or the Amount Due shown at the top of this Order plus interest and costs, whichever is less, to the Creditor's Attorney or to the Circuit Clerk (if there is no Creditor's Attorney).

- 1. Gross earnings \$ \_\_\_\_\_
- 2. Less amounts required by law to be withheld:  
Federal Income Tax \$ \_\_\_\_\_  
State Income Tax \$ \_\_\_\_\_  
Occupational Tax \$ \_\_\_\_\_  
Social Security \$ \_\_\_\_\_

\_\_\_\_\_  
Affiant Position/Title  
Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_,

\_\_\_\_\_. My Commission expires:

TOTAL DEDUCTIONS \$ \_\_\_\_\_

\_\_\_\_\_  
Notary Public

**ADDITIONAL REQUIREMENTS AND INSTRUCTIONS  
TO GARNISHEE (EMPLOYER)**

**Note:** You should make copies of the front of this Order and keep them for future use. Go to the Circuit Clerk's office for additional copies, if needed.

YOU ARE SUMMONED AND ORDERED TO DO THE FOLLOWING:

1. Complete the Affidavit and Answer on the front of this Order under oath and send copies as directed in paragraph 2 below:
  - (a) **within 20 days** (30 days if the judgment debtor is a federal government employee) from your receipt of this Order; **AND**
  - (b) when you first withhold as required by this Order; **AND**
  - (c) whenever the amount withheld from any later paycheck differs from the amount withheld from the last paycheck.
2. Send copies of each completed Affidavit and Answer to:
  - (a) the Judgment Debtor-Employee; **AND**
  - (b) the Judgment-Creditor's Attorney or to the Creditor (if no attorney is named); **AND**
  - (c) the Circuit Clerk; **AND**
  - (d) retain a copy for your records.
3. The following provisions apply to money or property of the Judgment Debtor consisting of earnings (compensation for personal services):
  - (a) This Order creates a lien on all non-exempt earnings of the Judgment Debtor earned during the pay period in which this Order is served and during all succeeding pay periods **until the entire judgment balance is paid in full or for the pay periods designated on the front of this Order**. At a later date, the Creditor or Creditor's Attorney may provide you with notice of any remaining unpaid principal, interest and court costs due.
  - (b) Orders of Wage Garnishment shall have priority according to the date of service on you. If you receive more than one Order of Wage Garnishment against a Judgment Debtor, honor the first Order you receive until the amount due, plus interest and costs, is paid in full (or for the pay periods designated on the front of that Order). The second Order received then automatically takes effect.
  - (c) You may be notified by the Creditor's Attorney, the Judgment Creditor, or the Court to discontinue withholding pursuant to this Order. The second Order received then automatically takes effect.
  - (d) Calculate the amount of non-exempt earnings on the front of this Order or on a copy of it. It is based on a certain portion of disposable earnings, determined as follows:
    - i. "Disposable Earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld. Amounts required by law to be withheld include income taxes, occupational license taxes, social security, railroad retirement and retirement for teachers and state and county employees.
    - ii. The percentage of disposable earnings exempted from this Order where the pay period is weekly is the greater of (a) 75% of disposable earnings or (b) 30 times the current federal minimum hourly wage (see Affidavit and Answer of Garnishee paragraph F.4.(b) on reverse). The amount to be withheld from weekly earnings shall be 25% of the disposable earnings or the amount by which the disposable earnings exceeds the figure set forth in paragraph F.4.(b) of the Affidavit and Answer of Garnishee on the reverse of this page, whichever is less. (The exempt earnings are to be paid to the employee in the usual manner.) **Please notice that the federal minimum hourly wage is \$7.25 for wages earned after 7-24-09.**
  - (e) Pursuant to KRS 425.516 an employer is allowed his costs.

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Commonwealth of Kentucky  
Court of Justice *www.courts.ky.gov*  
KRS 425.501



**AFFIDAVIT FOR ORDER  
OF WAGE GARNISHMENT**

Case No. \_\_\_\_\_  
Court \_\_\_\_\_  
County \_\_\_\_\_

**JUDGMENT DEBTOR:**

**JUDGMENT CREDITOR:**

**Amount Due: \$**

**Probable Court Costs: \$**

**Judgment Date:**

**Creditor's Attorney:**

**Garnishee (Employer):**

The undersigned affiant is counsel for Judgment Creditor or is the Judgment Creditor and states as follows:

1. The date of the Judgment and the amount due thereon (subject to any credits due for any sums currently being processed) are stated above.
2. The Garnishee (Employer) listed above is believed to be indebted to the Judgment Debtor.
3. The Notice of Rights to Assert Exemption to Wage Garnishment will be sent to the Judgment Debtor within five (5) business days of sending this Affidavit to the Circuit Clerk.
4. Any garnished funds will be held by Affiant (if Affiant is Creditor's Attorney) for a period of fifteen (15) days from the issuance date on the employer's garnishment check.

WHEREFORE: The Judgment Creditor prays for garnishment against the Judgment Debtor; that the Garnishee named herein be made a party to this action, and that the Garnishee be required to answer the Garnishment issued hereunder; and for its costs.

\_\_\_\_\_  
Affiant

Subscribed and sworn to before me by the above affiant this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

My commission expires: \_\_\_\_\_

\_\_\_\_\_  
Notary Public