

Maximum Wage Garnishment

The Consumer Credit Protection Act puts a federal limit on the amount your wages can be garnished.



The maximum amount that can be garnished from your paycheck is the lower of the following:

- 25% of your disposable income* if it's greater than \$290.
- Any amount greater than 30 times the federal minimum wage: \$217.50.

These limits don't apply to garnishments for unpaid tax debts, bankruptcy court orders, child or spousal support, or voluntary wage assignments.

For child and spousal support payments, up to 50% can be garnished if you have another child or spouse to support. Otherwise, you could be garnished up to 60%. If you have to pay more than 12 weeks of back payments, you could be garnished an additional 5%.

Federal agencies can garnish up to 15% and the Department of Education can garnish 10%.

*For the wage garnishment calculation, your disposable income is your gross income minus any legally required deductions including federal, state and local taxes, unemployment insurance, social security deductions, and state retirement systems.

Your state may have different limits on wage garnishment. In cases, where the state wage garnishment limits are different from the federal limit, the one that results in the lower garnishment amount is used.