

FILLING OUT THE Garnishment ANSWER FORM Worksheet

The answer worksheets are protected to enable you to either use the tab key (left to right) or the enter key (top to bottom) through only the cells you need to enter information into. This also ensures that you don't accidentally change one of the formulas in the cells.

The first thing you want to do when filling out a worksheet is select "File," "Save As," and give the new worksheet a name.

Fill in all of the information in the top section of the worksheet form (see Sample, lines (1)-(5)). You'll find this information in the caption and the first section of the Writ. Line (6) is the Attorney General's Office Received stamp date. You don't have to figure out the Effective Period on your own!!! Lines (7a) and (7b) (Effective Period of Writ) will automatically fill in once you put the served date in Line (6). **Note:** Because there is no date in Line (6) in the forms provided, Excel automatically puts in the dates of 1/0/1900 and 2/29/1900 in Lines (7a) and (7b). Once you put a date in Line (6), the correct dates will appear.

Lines (8a) through (8e) are the payroll periods affected by the writ. Sometimes there will be four payroll periods, sometimes five, depending on when the Writ was served. For example, if you have an effective period of December 3, 2014 - January 31, 2015, the payroll periods entered on Lines (8a) through (8e) would be: November 16-30, December 1-15, December 16-31, January 1-15, and January 16-31.

Enter payroll information in lines (9a) through (9h). **NOTE:** Withholding (9b) is the amount calculated from IRS Form W-4 Boxes 3 and 5 only. *Do not include additional withholding from Line 6 of the Form W-4 in the calculation.*

Lines (10) and (11) will automatically be calculated for you. Next, pick the appropriate exempt earnings amount and enter the figure in Line (12). The form will do the rest of the calculations for you (Lines (13), (14), (16), and (17)). It will automatically choose the larger of the Exempt Earnings amount and the 75% of disposable earnings amount, and subtract from the disposable earnings amount.

Note: Line (15) is used for child support enforcement orders. See "If the Employee has a Deduction for Child Support Enforcement."

If the Employee has a Deduction for Consumer Debt (Effective July 28, 2019)

If the employee whose wages are being garnished has a deduction that specifically says it is for consumer debt in the heading, use the Deduction for Consumer Debt Worksheet. Fill out the form the same way as the regular form. The Exempt Earnings amount will be calculated as 80% of disposable earnings or the state minimum wage.

If the Employee has a Deduction for Child Support Enforcement

If the employee whose wages are being garnished has a child support deduction, use the Deduction for Child Support Enforcement Worksheet. Fill out the form the same way as the regular form, however, the 50% of disposable earnings will be added for you on Line 58. The form will calculate the totals for you. Note: If the employee already has a payroll deduction for child support, contact the Attorney General's Office.

Federal Educational Loan (or other Non-Tax Related Federal Garnishment) Worksheet Form

If the employee whose wages are being garnished has a federal educational loan or any other non-tax related federal garnishment, use the Education Loan Federal form. Fill out the form the same way as the regular form; however, you will not be completing the date served, effective period, whether or not the amounts are subject to first or second answer, or child support. Also, note that exempt earnings calculation based on the federal minimum wage are based on 30 hours per week per the AAG (35 hours per week is in state law only). The form will automatically calculate the 15% and totals for you.

Private Educational Loan Worksheet Form

If the employee whose wages are being garnished has an educational loan from a private company, use the Education Loan State form. Fill out the form the same way as the regular form; however, you will not be completing the date served, effective period, whether or not the amounts are subject to first or second answer, or child support. Also, note that exempt earnings calculation based on the highest state minimum wage. The form will automatically calculate the 15% and totals for you.

Deduction for Priority Withholding Order

Use this form if the employee already has another type of garnishment in place, such as child support, educational loan, or IRS. Fill out the form the same way as the regular form and add the amount already being garnished on Line 53. The form will automatically calculate the amount subject to garnishment for you.

CONVERTING FIRST ANSWER WORKSHEET TO SECOND ANSWER WORKSHEET

1. Make a copy of your First Answer worksheet, and name it Second Answer worksheet, using your file naming convention.
2. On the top line of the worksheet (Cell B1), change "FIRST" to "SECOND."
3. Enter the payroll information for the payroll periods subject to the second answer. The amount subject to the first answer will already be included from the First Answer worksheet that you copied.

The worksheet will calculate the amount withheld for each payroll period and then calculate the total amount withheld.

NOTE: If changes need to be made to a protected cell (i.e., the garnishment will be satisfied with a lower amount than 25%), the sheet will have to be unprotected. Click on "Format," then "Unprotect Sheet." There is no password protection in the forms. Manually enter the correct amount to be withheld. The total amount should reflect the correct amount withheld. Be sure to protect the sheet again once the change has been made. Do this by clicking on "Format," then "Protect Sheet." Press the OK Button - you do not need a password.

Questions

If you have any questions on the Excel forms, contact Steve Nielson at (360) 725-0226, or steve.nielson@ofm.wa.gov.

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