

CREDITOR GARNISHMENT PAYROLL PROCESSING TEMPLATE

Payroll Withholding Calculation Worksheet

1. ADMINISTRATIVE INFORMATION

EMPLOYEE NAME		EMPLOYER NAME	
EMPLOYEE ID / CLOCK NO.		FEIN	
PAY PERIOD START DATE		CASE / FILE NUMBER	
PAY PERIOD END DATE		COURT/ISSUING AUTHORITY	
PAY DATE		CREDITOR NAME	

2. DISPOSABLE EARNINGS CALCULATION

Disposable earnings are the remaining earnings after subtracting legally mandated deductions.

GROSS EARNINGS DESCRIPTION	AMOUNT (\$)
Gross Wages / Salary	
Commissions / Bonuses / Other taxable earnings	
Total Gross Earnings [A]	
STATUTORY DEDUCTIONS (MANDATED BY LAW ONLY)	AMOUNT (\$)
Federal Income Tax (FIT)	
Social Security Tax (FICA-OASDI)	
Medicare Tax (FICA-MED)	
State Income Tax (SIT)	
Local / City / County Income Tax	
State Disability / Unemployment Insurance (Employee mandated portion only)	
Other legally mandated deductions (Specify: _____)	
Total Statutory Deductions [B]	
Disposable Earnings [C = A - B]	

3. GARNISHMENT CAP & WITHHOLDING CALCULATION

Subject to CCPA (Consumer Credit Protection Act) 25% Disposable Earnings limit or state-specific limits, whichever is lesser.

A. CCPA Statutory Limit Option 1: Disposable Earnings [C] x 25%	
B. CCPA Statutory Limit Option 2: Amount by which Disposable Earnings [C] exceeds 30 times the Federal Minimum Wage per week	
C. State-Specific Minimum Wage / Garnishment Limit: (If applicable, e.g., 40x state min wage)	
Maximum Allowable Garnishment Limit (Lesser of A, B, or C) [D]	
Order Specified Garnishment Amount (Per Pay Period Amount from Order) [E]	

Prior Ordered Garnishments Withheld during this pay period (Child Support, Tax Levy, etc.) [F]	
Net Creditor Garnishment Amount to Withhold (Lesser of D minus F, or E)	

4. PAYMENT AND REMITTANCE ADMINISTRATION

REMITTANCE CHECK NUMBER		REMITTANCE DATE	
PAYEE ADDRESS FOR REMITTANCE			

Prepared By (Payroll Administrator / HR Generalist)

Date Approved / Processed