

# COURSE OUTLINE\*

## Child Support Withholding Orders

- Priorities
- Child support framework
- Consumer Credit Protection Act
- Definition and calculation of disposable earnings – federal and state
- Lump sum payments and disposable earnings
- Administrative fees
- Income Withholding Order
- State child support withholding requirements
- OCSE portal – lump sum reporting, termination reporting, and multistate registry
- Electronic withholding order (e-IWO)
- State disbursement units
- Electronic payments
- Enforcement of withholding orders from other states
- Multiple child support withholding orders
- Child support withholding from independent contractors – payer vs. employer
- Effect of bankruptcy

- New hire reporting
- Standard Response to Verification of Employment
- Medical support orders

## State Tax Levies

- Limits
- Other provisions
- Priorities

## Federal Tax Levies

- Priorities
- Forms 668-W, 668-D, IRS Publication 1494
- Effect of federal tax reform
- Calculating IRS take-home pay
- Amount exempt from levy
- Voluntary deductions instead of levies
- Penalties for noncompliance

## Student Loan Collections

- Priorities
- Amount to withhold
- Impact of multiple student loan garnishments

## Federal Agency Debt Collections

- Priorities
- Amount to withhold
- Form SF-329, *United States Government Wage Garnishment Order*

## Creditor Garnishments

- Limitations on deductions
- State law variances and other regulations
- Definition of disposable earnings – federal and state
- Multiple creditor garnishments
- Proposed standardization of state garnishment laws
- Priorities

## Bankruptcy Orders

- Priorities
- Effect on other deductions

## Dealing With Multiple Types of Withholding Orders

- Priorities
- Disposable earnings
- Maximum withholding allowed

## FLSA Deduction Restrictions

- Overtime pay
- Deductions resulting in subminimum wage

## Wage Assignments

- State requirements and limitations

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### Segment 4: Creditor Garnishments, Bankruptcies, and Voluntary Deduction Restrictions

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