

COURSE OUTLINE

INVOLUNTARY DEDUCTIONS IN GENERAL

- Types of garnishments
- Priority among garnishments, generally

CHILD SUPPORT WITHHOLDING ORDERS

- Priorities
- Child support framework
- Consumer Credit Protection Act (CCPA)
- 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
 - Two-way communication system
- 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
- Electronic National Medical Support Notice (e-NMSN)

STATE TAX LEVIES

- Limits
- Other provisions
- Priorities

FEDERAL TAX LEVIES

- Priorities
- Forms 668-W, 668-D, IRS Publication 1494
- 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
- Latest updates on COVID-19 suspension

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
- Procedures and requirements for out-of-state creditor garnishments

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

Register online at www.americanpayroll.org/garnish.html

