

All garnishments are
NOT the same.



GARNISHMENTS FORUM 2022

**How well do you understand
wage garnishments?**

FOUR COURSE OPTIONS STARTING IN AUGUST:

In Person • Interactive Virtual Classroom
Webinar On Demand • Webinar

**AMERICAN
PAYROLL
ASSOCIATION**

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

See individual delivery methods for credit information. Field of Study: Business Law

COURSE LEARNING OBJECTIVES

- Calculate required deductions accurately for child support, creditor garnishments, and other involuntary deductions, including multiple orders
- Suspend and restart withholding per COVID-19-related requirements
- Apply conflicting federal and state regulations to ensure compliance
- Understand employer responsibilities and liabilities

IN PERSON CLASSROOM*

Earn up to 6 Recertification Credit Hours (RCHs), 0.6 Continuing Education Units (CEUs), or 7 Continuing Professional Education (CPE) credits. Program Level: Overview. No prerequisites or advance preparation required. Field of Study: Business Law = 7.0

AUGUST 8	DALLAS, TX	22GAR01C
AUGUST 9	PHOENIX, AZ	22GAR02C
AUGUST 10	LOS ANGELES, CA	22GAR03C
AUGUST 10	ORLANDO, FL	22GAR04C
AUGUST 11	ATLANTA, GA	22GAR05C
AUGUST 12	ALEXANDRIA, VA	22GAR06C

INTERACTIVE VIRTUAL CLASSROOM*

Earn up to 6 Recertification Credit Hours (RCHs), 0.6 Continuing Education Units (CEUs), or 7 Continuing Professional Education (CPE) credits. Program Level: Overview. No prerequisites or advance preparation required. Field of Study: Business Law = 7.0

AUGUST 16 CDT	22GAR01Z
AUGUST 17 PDT	22GAR02Z
AUGUST 18 EDT	22GAR03Z
AUGUST 19 CDT	22GAR04Z

DID YOU KNOW?

One in 14 workers has a wage garnishment order.[†]

12% of those with a garnishment have more than one type.[†]

†ADP Research Institute, The U.S. Wage Garnishment Landscape: Through the Lens of the Employer

FOUR-SEGMENT WEBINAR SERIES*

SEGMENT 1: CHILD SUPPORT WITHHOLDING – PART 1

Live: August 16
Course code: 22GAR01L
(On Demand 22GAR01R)

SEGMENT 2: CHILD SUPPORT WITHHOLDING – PART 2

Live: August 18
Course code: 22GAR02L
(On Demand 22GAR02R)

SEGMENT 3: TAX LEVIES AND STUDENT LOANS

Live: August 23
Course code: 22GAR03L
(On Demand 22GAR03R)

SEGMENT 4: CREDITOR GARNISHMENTS, BANKRUPTCIES, AND VOLUNTARY DEDUCTION RESTRICTIONS

Live: August 25
Course code: 22GAR04L
(On Demand 22GAR04R)

ALL FOUR SEGMENTS: PRESENTED ON DATES LISTED

Course code: 22GAR00L
(On Demand 22GAR00R)

Earn up to 1.5 RCHs, 0.15 CEUs, or 1.5 CPE credits for each webinar segment attended. CPE credits are not available for Webinars On Demand. Course level: Update. Delivery Method: Group Internet-Based

Program Level: Overview. No prerequisites or advance preparation required. Field of Study: Business Law = 6. CPE Credits are not available for webinars on demand.

* Visit www.americanpayroll.org/garnish.html for start times.

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

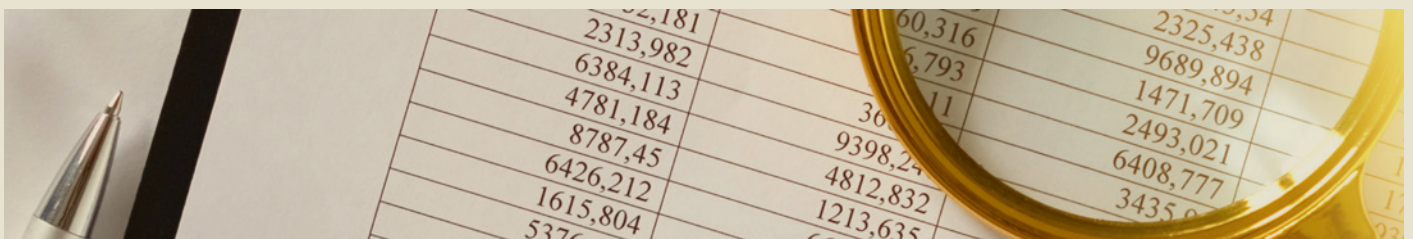
FLSA DEDUCTION RESTRICTIONS

- Overtime pay
- Deductions resulting in subminimum wage

WAGE ASSIGNMENTS

- State requirements and limitations

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



2022 Garnishments Forum Registration Form

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

1 Registration

I would like to:

Register for the following class: In Person Interactive Virtual Classroom

City: _____ Date: _____ Course Code: _____

I am an APA MEMBER. ID# _____ \$540

I am a COLLEAGUE of an APA Member (at the same street address) _____ \$660

Colleague's ID #: _____

Member's Name: _____

Member's ID #: _____

I would like to join APA now AND register at the member rate _____ \$850

Members save \$270 on course registration!

Class Registration Fee at Member Rate.....\$540

Annual Membership Dues*.....\$275

One-Time Enrollment Fee.....\$35

TOTAL.....\$850

I am not an APA Member or Colleague. ID# (if known) _____ \$810

Register for the following Webinar or Webinar On Demand**:

Live On Demand

Segment 1 22GAR01L 22GAR01R \$199

Segment 2 22GAR02L 22GAR02R \$199

Segment 3 22GAR03L 22GAR03R \$199

Segment 4 22GAR04L 22GAR04R \$199

All 4 Segments. 22GAR00L 22GAR00R \$540

2 Registrant Information

Registrant's Primary Address (Please print)

Ms. Mr. _____

Member ID #: _____
(Update your contact information at www.americanpayroll.org)

Title: _____

Organization: _____

Street Address: _____

City: _____

State/Province: _____ Country: _____

Zip + 4-Digit/Postal Code: _____ + _____

Phone: _____ Fax: _____
(Area/Country Code) (Area/Country Code)

Email: _____

(For official APA communications, registration confirmations, webinar materials, *Payroll Currently*, and *PAYTECH-Digital*)

Please indicate if you are: CPA PA (For NASBA reporting purposes)

Special Dietary Request: Vegetarian Gluten-free

Kosher Vegan Dairy Allergy

Peanut Allergy Shellfish Allergy

Special dietary requests received less than two weeks from event start date cannot be guaranteed.

Needed for new member enrollment

Birth date: _____ / _____ / _____

Registrant's Secondary/Home Address

Street Address: _____

City: _____

State/Province: _____ Country: _____

Zip + 4-Digit/Postal Code: _____ + _____

Phone: _____ Fax: _____
(Area/Country Code) (Area/Country Code)

Email: _____

YOUR REGISTRATION INCLUDES:

- A printed course workbook for in-person classes
- An individual PDF of the course workbook for Interactive Virtual classes, Webinars, and Webinars On Demand
- 6 RCHs, 0.6 CEU, or 7 CPE credits upon completion
- On-site networking luncheon for in-person classes
- Continental breakfast during registration for in-person classes
- Refreshments during breaks for in-person classes

3 Payment Information

Payment in U.S. dollars must accompany registration form.

Currency Converter: www.xe.com

I agree to the Event Policies found at bit.ly/APA-policies, and the Health and Safety Procedures found at bit.ly/H-S-Procedure which include providing proof of full COVID-19 vaccination or negative COVID-19 test for all in-person events.

Three Enrollment Options:

Online Fax Mail
www.americanpayroll.org/garnish.html (210) 224-6038 To address below

I authorize the API Fund for Payroll Education, Inc. to CHARGE \$ _____ to my:

American Express Discover Mastercard Visa

Card is: (check one) Corporate Personal

Card #: _____

Exp. Date: _____ CVV Code: _____

Name on Credit Card: _____

Signature of Cardholder: _____

Purchase Order #: _____ (for government agencies/universities only)

Make CHECK payable and mail to:

American Payroll Association

c/o Customer Service

660 North Main Avenue, Suite 100

San Antonio, TX 78205-1217

Phone: (210) 224-6406 • M-F, 7 a.m. – 5 p.m. CT

Email: APA_Events@americanpayroll.org • Visit: www.americanpayroll.org

Have you ever:

Purchased something from the APA? Yes No

Had a membership with the APA? Yes No

If yes, what name was it under? _____


What was the company name? _____

For all program information go to: www.americanpayroll.org/garnish.html

*Dues are subject to change without notice and are nonrefundable. Membership is on an individual basis; corporate memberships are not available. An enrollment fee of \$35 is charged to all new members. 100% of APA membership dues are deductible as an ordinary business expense.

†Prices listed are for Members. Go to www.americanpayroll.org/garnish.html for Colleague and Non-Member prices, and cancellation policies.

**You may be required to pay sales tax on this item. Please visit www.americanpayroll.org/sales-tax for a list of applicable sales tax.

 Credit for Recertification and Continuing Education: The APA is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors, through its website: www.nasbaregistry.org. The American Payroll Association's CPE sponsor identification number with NASBA is 103152. Course Level: Overview. No prerequisites or advance preparation required. Delivery Method: Group-Live and Group-Internet based. Field of Study: Business Law = 7 for In Person and Interactive Virtual, 6 for Webinars (1.5 for each Webinar segment).

Last updated: April 2022

EMT: 9V

FOR OFFICE USE ONLY:

Date: _____ Order #: _____ Batch#: _____

Group #: _____ Check #: _____ C/P: _____ Total: \$ _____