

I Received a Garnishment Notice - What Next?

1

Who Serves a Garnishment Notice?

The Notice is usually given by a Marshal or Sheriff, served in person or by leaving a copy of the Notice where you live.

2

What is a Garnishment Notice?

A garnishment notice is a notice that a creditor sends to tell you that they plan to begin garnishing wages. A private (non-government) creditor can only garnish your wages if they already have a judgment against you. The notice should include who the creditor is, how much is owed, and give you twenty days to contact them to set up a payment plan.

3

What if I don't contact the creditor?

If you do not contact the creditor within twenty days to set up a payment plan, they can give a document called an "Income Execution" to your employer.

4

What Happens After My Employer is Served with an Income Execution?

New York law requires that an employer begin withholding money from your paycheck and send it over to the Marshal or Sheriff, who will then send it to the creditor.

