

Shhh! Here's a cheat sheet for employers handling wage garnishments

This checklist will help you track your responsibilities within the wage garnishments ecosystem — and help you stay in compliance.



Receive orders

- ☐ Open and sort all garnishments orders
- ☐ Receive electronic withholding orders from child support agencies (and certain other agencies)
- ☐ Retain withholding orders for your records

Analyze orders

- ☐ Identify lien type (i.e., child support, tax levies, student loans, etc.)
- ☐ Determine if order is new, modified, or released (For help, use ADP [wage garnishments tools](#))
- ☐ Check employee status in payroll platform
- ☐ Research federal and state regulations (See [CCPA regulations](#))
- ☐ Interpret order instructions with legal department
- ☐ Contact agencies or courts with questions
- ☐ If processing [lump sums](#), register for the [OCSE child support portal](#), or report directly to state agencies
- ☐ Enter data into pay systems

Notify and respond

- ☐ Notify employees when order is received
- ☐ Complete acknowledgments and interrogatories for agencies, attorneys and courts
- ☐ Remit based on state guidelines
- ☐ Sign and notarize all paperwork according to state guidelines
- ☐ Process, print, stamp, mail acknowledgments and interrogatories

Calculate garnishment(s)

- ☐ Prioritize lien per state and federal guidelines
- ☐ Calculate disposable income per state and federal guidelines
- ☐ Make appropriate deductions

Disburse payments

- ☐ Coordinate payment with AP department
- ☐ Include "answer" forms when required by state
- ☐ Process, print, stamp and mail payments
- ☐ Make payments via EFT as required by state (For child support, see [OCSE requirements](#))
- ☐ Maintain list of payee destinations
- ☐ Document historical payment data
- ☐ Handle stop payments and check re-issues
- ☐ Reconcile GL account and bank statement
- ☐ Send reminders for uncashed checks
- ☐ Process returned checks from agencies

Facilitate the process

- ☐ Respond to inquiries from employees, custodial parents, payees and agencies
- ☐ Assist with lien modifications, releases and refunds
- ☐ Accommodate change-of-address requests
- ☐ Resolve issues regarding misplaced checks
- ☐ Research, respond to and manage judgement and default notices

Assist state agencies

- ☐ Report newly hired employees to state agencies
- ☐ Report newly hired independent contractors to agencies [in certain states](#)
- ☐ Process and respond to verifications of employment
- ☐ Process and respond to medical support notices

Monitor the process

- ☐ Check federal and state laws for changes to employer mandates

Lighten the load

Find out how [XXX wage garnishments products](#) can help shorten this list — and help you comply with federal and state guidelines.