APPENDIX XI-J. WAGE EXECUTION

SUPERIOR COURT OF NEW JERSEY LAW DIVISION, SPECIAL CIVIL PART _____County

Street Address of Court Town, NJ ZIP Tel. No. of Court ORDER, CERTIFICATION AND EXECUTION AGAINST EARNINGS PURSUANT TO 15 U.S.C. 1673 and N.J.S.A. 2A:17-56

Docket No. _____

Plaintiff

Judgment Date

vs.

Designated Defendant (Address)

Name and Address of Employer Ordered to Make Deductions

The employer is ordered to deduct from the earnings which the designated defendant receives and to pay over to the court officer named below, the lesser of the following: (a) 10% of the gross weekly pay; or (b) 25% of disposable earnings for that week; or (c) the amount, if any, by which the designated defendant's disposable weekly earnings exceed \$217.50 [\$196.50] per week, until the total amount due has been deducted or the complete termination of employment. Upon either of these events, an immediate accounting is to be made to the court officer. Disposable earnings are defined as that portion of the earnings remaining after the deduction from gross earnings of any amounts required by law to be withheld. In the event the disposable earnings so defined are \$217.50 [\$196.50] or less, no amount shall be withheld under this execution. In no event shall more than 10% of gross salary be withheld.

The employer shall immediately give the designated defendant a copy of this order. The designated defendant may object to the wage execution or apply for a reduction in the amount withheld at any time. To object or apply for a reduction, a written statement of the objection or reasons for a reduction must be filed with the Clerk of the Court and a copy must be sent to the creditor's attorney or directly to the creditor if there is no attorney. A hearing will be held within 7 days after filing the objection or application for a reduction. According to law, no employer may terminate an employee because of a garnishment.

Judgment Amount \$ _____ Costs and Atty. Fees \$ _____ Subsequent Costs\$ Total\$ ____ Judge Credits, if any \$ ____ Subtotal A \$ _____ Interest \$ _____ Execution cost and Mileage\$ Costs of Application \$ _____ Make payments at least monthly to Subtotal B\$ _____ Court Officer as set forth: Court Officer Fee (10%).. \$ _____ Court Officer Total due this date\$ I CERTIFY that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully I RETURN this execution to the Court false, I am subject to punishment. () Unsatisfied Date: _____ () Satisfied () Partly Satisfied Amount Collected\$ Fee Deducted\$____ By: (Typed name of signator) Amount Due to Atty\$ Firm Name: _____ Date: _____ Address:

Date_____

Court Officer

HOW TO CALCULATE PROPER GARNISHMENT AMOUNT

(1)	Gross	Salary per pay period
(2)	Less:	
	Amo	ants Required by Law to be Withheld:
	(a)	U.S. Income Tax
	(b)	FICA (social security)
	(c)	State Income Tax, ETT, etc
	(d)	N.J. SUI
	(e)	Other State or Municipal Withholding
	(f)	TOTAL
	(3)	Equals "disposable earnings"
	(4)	If salary is paid:
		weekly, then subtract <u>\$217.50</u> [\$196.50] every two weeks, then subtract \$435.00
		[\$393.25]
		twice per month, then subtract $\frac{4471.25}{471.25}$ [\$425.75]
		monthly, then subtract \$942.50 [\$851.50]
		(Federal law prohibits any garnishment when "disposable
		earnings" are smaller than the amount on line 4)
	(5)	Equals the amount potentially subject to garnishment (if less than zero, enter zero)
	(\mathbf{J})	(6) Take "disposable earnings" (Line 3) and multiply by .25:
		(7) Take the gross salary (Line 1) and multiply by .10:
		$\$ _ x . 10 = \$ _ \dots \dots$
		(8) Compare lines 5, 6, and 7the amount which may lawfully be
		deducted is the smallest amount on line 5, line 6, or line 7, i.e.,

Source: 15 U.S.C. 1671 et seq.; 29 C.F.R. 870; N.J.S.A. 2A:17- 50 et seq.

[Note: Former Appendix XI-I adopted effective January 2, 1989; amended June 29, 1990, effective September 4, 1990; amended July 14, 1992, effective September 1, 1992; redesignated as Appendix XI-J and amended July 13, 1994, effective September 1, 1994; amended September 27, 1996, effective October 1, 1996; amended July 30, 1997, effective September 1, 1997; amended July 28, 2004 to be effective September 1, 2004; amended July 3, 2007, to be effective July 24, 2007; amended July 2, 2008, to be effective July 24, 2008; amended July 9, 2009 to be effective July 24, 2009.]