

## Take Action to Protect Your Money Against a Judgment

Did you get a notice that a debt collector is taking money from your paycheck or bank account? You might have had a debt collection judgment entered against you.

Quick Links

What is a judgment? >

Why did you receive a judgment >

What happens next? v

When a debt collector wins a judgment against you, they can levy your bank account or garnish your paychecks. The information below can help you understand the important details:

Bank levy >

Wage garnishment v

Wage garnishment means the debt collector takes funds directly from your paycheck. The [Earnings Withholding Order](#) explains that 25% of your pre-tax wages will be withheld to pay the judgment every paycheck, until the judgment is paid in full. Act quickly to stop or reduce the wage garnishment. It is very hard to make the debt collector return money that the debt collector already got because of the wage garnishment order.

*NOTE: Debt collectors don't always notify you when they take action and you might hear about it from your employer or your bank.*



### Know Your Rights

**Important to Note:**  
The Fair Debt Collection Practices Act makes it illegal for debt collectors to use abusive, unfair, or deceptive practices when they collect debts.

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You have rights that protect you from wage garnishment. The steps below to learn how to exercise those rights

A bank levy is a legal action that allows creditors to take funds from your bank account. Your bank freezes funds in your account, and the bank is required to send that money to creditors to satisfy your debt.

Income from government benefits or retirement is protected from collection activity and cannot be garnished or levied.

You are very low income and might be protected from debt collection as well.

Determine if your money is protected from debt collection >

Do you qualify for an exemption v

Wage garnishment v

**Wage garnishment:** you may qualify for an exemption or reduction in the wage garnishment if your wages support yourself or your family. These wages are exempt pursuant to Cal. Code of Civ. Proc. Section 706.051\* (the earnings are necessary to support the debtor or the debtor's family). Use these forms:

[Claim of Exemption - Wage Garnishment: WG-00](#)

[Financial Statement - Wage Garnishment - Enforcement of Judgment: WG-007](#)

Bank levy exemptions >



### Useful Forms

[Claim of Exemption - Wage Garnishment: WG-00](#)  
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[Financial Statement - Wage Garnishment - Enforcement of Judgment: WG-007](#)  
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Process and file exemption forms with the sheriff department >

Wait to hear if the debt collector objects to your claim of exemption >