

S.F. No. 2847 and H.F. No. 2543, which had been referred to the Chief Clerk for comparison, were examined and found to be not identical.

The following document shows the differences between S.F. No. 2847, the second engrossment, and H.F. No. 2543, the first engrossment.

April 23, 2025

Patrick D. Murphy  
Chief Clerk, House of Representatives

### **Explanation of Comparison Reports**

When a Senate File is received from the Senate, it is given its first reading and must be referred to the appropriate standing committee or division under Rule 1.11. But if the House File companion of that Senate File has already been reported out of Committee and given its second reading and is on the General Register, the Senate File must be referred to the Chief Clerk for comparison pursuant to Rule 1.15. The Chief Clerk reports whether the bills were found to be identical or not identical. Once the bills have been compared and the differences have been reported, the Senate File is given its second reading and is substituted for the House File. The House File is then considered withdrawn. Pursuant to rule 3.33, if the bills are not identical and the chief author of the bill wishes to use the House language, the chief author must give notice of their intent to substitute the House language when the bill is placed on the Calendar for the Day or the Fiscal Calendar. If the chief author of the bill wishes to keep the Senate language, no action is required.

1.1 A bill for an act

1.2 relating to commerce; modifying various statutory forms pertaining to garnishment;

1.3 amending Minnesota Statutes 2024, sections 550.136, subdivisions 6, 9; 550.143,

1.4 subdivisions 2, 3a, 3b, 3c; 551.05, subdivisions 1b, 1c, 1d; 551.06, subdivisions

1.5 6, 9; 571.72, subdivisions 8, 10; 571.74; 571.75, subdivision 2; 571.912; 571.914,

1.6 subdivision 2; 571.925; 571.931, subdivision 6; 571.932, subdivision 2; Laws

1.7 2024, chapter 114, article 3, section 101.

1.8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.9 Section 1. Minnesota Statutes 2024, section 550.136, subdivision 6, is amended to read:

1.10 Subd. 6. **Earnings exemption notice.** Before the first levy on earnings under this chapter,

1.11 the judgment creditor shall serve upon the judgment debtor no less than ten days before the

1.12 service of the writ of execution, a notice that the writ of execution may be served on the

1.13 judgment debtor's employer. The notice must: (1) be substantially in the form set forth

1.14 below; (2) be served personally, in the manner of a summons and complaint, or by first

1.15 class mail to the last known address of the judgment debtor; (3) inform the judgment debtor

1.16 that an execution levy may be served on the judgment debtor's employer in ten days, and

1.17 that the judgment debtor may, within that time, cause to be served on the judgment creditor

1.18 a signed statement under penalties of perjury asserting an entitlement to an exemption from

1.19 execution; (4) inform the judgment debtor of the earnings exemptions contained in section

1.20 550.37, subdivision 14; and (5) advise the judgment debtor of the relief set forth in this

1.21 chapter to which the debtor may be entitled if a judgment creditor in bad faith disregards a

1.22 valid claim and the fee, costs, and penalty that may be assessed against a judgment debtor

1.23 who in bad faith falsely claims an exemption or in bad faith takes action to frustrate the

1.24 execution process. The notice requirement of this subdivision does not apply to a levy on

2.1 earnings being retained by an employer pursuant to a garnishment previously served in

2.2 compliance with chapter 571.

2.3 The ten-day notice informing a judgment debtor that a writ of execution may be used

2.4 to levy the earnings of an individual must be substantially in the following form:

2.5 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

2.6 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

2.7 ~~..... (Judgment Creditor)~~

2.8 ~~against~~ ~~EXECUTION EXEMPTION~~

2.9 ~~..... (Judgment Debtor)~~ ~~NOTICE AND NOTICE OF INTENT TO~~

1.1 A bill for an act

1.2 relating to commerce; modifying various statutory forms pertaining to garnishment;

1.3 amending Minnesota Statutes 2024, sections 550.136, subdivisions 6, 9; 550.143,

1.4 subdivisions 2, 3a, 3b, 3c; 551.05, subdivisions 1b, 1c, 1d; 551.06, subdivisions

1.5 6, 9; 571.72, subdivisions 8, 10; 571.74; 571.75, subdivision 2; 571.912; 571.914,

1.6 subdivision 2; 571.925; 571.931, subdivision 6; 571.932, subdivision 2; Laws

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1.11 the judgment creditor shall serve upon the judgment debtor no less than ten days before the

1.12 service of the writ of execution, a notice that the writ of execution may be served on the

1.13 judgment debtor's employer. The notice must: (1) be substantially in the form set forth

1.14 below; (2) be served personally, in the manner of a summons and complaint, or by first

1.15 class mail to the last known address of the judgment debtor; (3) inform the judgment debtor

1.16 that an execution levy may be served on the judgment debtor's employer in ten days, and

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1.20 550.37, subdivision 14; and (5) advise the judgment debtor of the relief set forth in this

1.21 chapter to which the debtor may be entitled if a judgment creditor in bad faith disregards a

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2.5 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

2.6 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

2.7 ~~..... (Judgment Creditor)~~

2.8 ~~against~~ ~~EXECUTION EXEMPTION~~

2.9 ~~..... (Judgment Debtor)~~ ~~NOTICE AND NOTICE OF INTENT TO~~

2.10

and

LEVY ON EARNINGS

2.11

..... (Third Party)

2.12

State of Minnesota

District Court

2.13

County of: .....

Judicial District: .....

2.14

Court File Number: .....

2.15

Case Type: .....

2.16

Creditor's full name

2.17

.....

Execution Exemption

2.18

against

Notice and Notice of

2.19

Debtor's full name

Intent to Levy on Earnings

2.20

.....

2.21

and

2.22

Third Party (bank, employer, or other)

2.23

.....

2.24

PLEASE TAKE NOTICE that a levy may be served upon your employer or other third

2.25

parties, without any further court proceedings or notice to you, ten days or more from the

2.26

date hereof. Your earnings are completely exempt from execution levy if you are now a

2.27

recipient of relief based on need, if you have been a recipient of relief within the last six

2.28

months, or if you have been an inmate of a correctional institution in the last six months.

2.29

Relief based on need includes Minnesota Family Investment Program (MFIP), Emergency

2.30

Assistance (EA), Work First, Medical Assistance (MA), General Assistance (GA), Emergency

2.31

General Assistance (EGA), Minnesota Supplemental Aid (MSA), MSA Emergency

2.32

Assistance (MSA- EA), Supplemental Security Income (SSI), and Energy Assistance.

2.33

If you wish to claim an exemption, you should fill out the appropriate form below, sign

2.34

it, and send it to the judgment creditor's attorney.

2.10

and

LEVY ON EARNINGS

2.11

..... (Third Party)

2.12

State of Minnesota

District Court

2.13

County of: .....

Judicial District: .....

2.14

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If you wish to claim an exemption, you should fill out the appropriate form below, sign

2.34

it, and send it to the judgment creditor's attorney.

3.1

You may wish to contact the attorney for the judgment creditor in order to arrange for

3.2

a settlement of the debt or contact an attorney to advise you about exemptions or other

3.3

rights.

3.1 ~~You may wish to contact the attorney for the judgment creditor in order to arrange for~~  
3.2 ~~a settlement of the debt or contact an attorney to advise you about exemptions or other~~  
3.3 ~~rights.~~

3.4 **Notice:** A levy may be served on your employer or other third parties. **A levy means**  
3.5 **that part of your earnings can be taken to pay off debts that you owe.** This can happen  
3.6 in 10 days or more after you get this notice. This can happen without any other court action  
3.7 or notice to you. **But some of your money may be protected.**

3.8 **Your earnings cannot be taken if:**

3.9 (i) you are getting government assistance based on need,

3.10 (ii) you got any government assistance based on need in the last 6 months, or

3.11 (iii) you were an inmate of a correctional institution in the last 6 months.

3.12 **These are called exemptions. Your money is NOT protected unless you fill out the**  
3.13 **Exemption Claim Notice attached and send it back to the creditor or the creditor's**  
3.14 **lawyer. If you are not sure if you have any exemptions, talk to a lawyer.**

3.15 You can also contact the creditor or their lawyer to talk about a settlement of the debt.

3.16 Examples of government assistance based on need:

3.17 (i) MFIP - Minnesota Family Investment Program

3.18 (ii) DWP - MFIP Diversionary Work Program

3.19 (iii) SNAP - Supplemental Nutrition Assistance Program

3.20 (iv) GA - General Assistance

3.21 (v) EGA - Emergency General Assistance

3.22 (vi) MSA - Minnesota Supplemental Aid

3.23 (vii) MSA-EA - MSA Emergency Assistance

3.24 (viii) EA - Emergency Assistance

3.25 (ix) **Energy or Fuel Assistance**

3.26 (x) **Work Participation Cash Benefit**

3.27 (xi) MA - Medical Assistance

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3.26 (x) **Work Participation Cash Benefit**

3.27 (xi) MA - Medical Assistance

3.28 (xii) MinnesotaCare

3.29 (xiii) Medicare Part B - Premium Payments help

4.1 (xiv) Medicare Part D - Extra

3.28

(xii) MinnesotaCare

3.29

(xiii) Medicare Part B - Premium Payments help

4.1

(xiv) Medicare Part D - Extra

4.2

(xv) SSI - Supplemental Security Income

4.3

(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), MN Working family

4.4

credit

4.5

(xvii) Renter's Refund (also called Renter's Property Tax Credit)

4.6

PENALTIES

4.7

Warnings and Fines

4.8

(1) ~~Be advised that~~ Even if you claim an exemption, ~~an execution~~ a levy may still be

4.9

served on your employer. If ~~your earnings are levied on~~ they take money from you after

4.10

you claim an exemption, you may ~~petition~~ ask the court for a ~~determination of~~ to review

4.11

your exemption. If the court finds that the ~~judgment~~ creditor ~~disregarded~~ ~~ignored~~ your

4.12

claim of exemption in bad faith, you ~~will be~~ are entitled to costs, reasonable ~~attorney~~

4.13

lawyer fees, actual damages, and ~~an amount not a fine up to exceed~~ \$100. Bad faith is

4.14

when someone does something wrong on purpose.

4.15

(2) ~~HOWEVER, BE WARNED BUT~~ if you claim an exemption, the ~~judgment~~ creditor

4.16

can also ~~petition~~ ask the court for a ~~determination of~~ to review your exemption, ~~and~~. If

4.17

the court finds that you claimed an exemption in bad faith, you ~~will be assessed~~ are

4.18

charged costs and reasonable ~~attorney's~~ lawyer fees ~~plus an amount not~~ and a fine up to

4.19

~~exceed~~ \$100.

4.20

(3) ~~If after receipt of this notice, you in bad faith take action to frustrate the execution~~

4.21

~~levy, thus requiring the judgment creditor to petition the court to resolve the problem,~~

4.22

~~you will be liable to the judgment creditor for costs and reasonable attorney's fees plus~~

4.23

~~an amount not to exceed \$100.~~

4.24

(3) If you get this notice, then do something in bad faith to try to block or stop the levy

4.25

and the creditor has to take you to court because of it, you will have to pay the creditor's

4.26

costs, and reasonable lawyer fees, and a fine up to \$100.

4.27

DATED: .....

4.28

4.29

4.27

4.28

(Attorney for Judgment Creditor)

4.29

4.30

4.31

4.29

4.2

(xv) SSI - Supplemental Security Income

4.3

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and the creditor has to take you to court because of it, you will have to pay the creditor's

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4.27

DATED: .....

4.28

4.29

4.30

4.31

4.32

4.27

4.28

(Attorney for Judgment Creditor)

4.29

4.30

Address

4.31

4.32

Telephone

4.30

Address

4.31

4.32

Telephone

5.1

Date: .....

5.2

Creditor's Signature: .....

5.3

(or creditor's lawyer's signature)

5.4

Creditor's Name: .....

5.5

(or creditor's lawyer's name)

5.6

Street Address: .....

5.7

City/State/Zip: .....

5.8

Phone: ..... Fax: .....

5.9

Email: .....

5.10

JUDGMENT Debtor's Exemption Claim Notice

5.11

I hereby claim that my earnings are exempt from execution because: (check all that

5.12

apply)

5.13

(1) ... I am presently a recipient of relief getting government assistance based on need.

5.14

(Specify State the program, case number if you know it, and the county from which

5.15

relief is being received you got it from.)

5.16

5.17

ProgramCase Number (if known)County

5.18

Program: ..... Case #: ..... County: .....

5.19

Program: ..... Case #: ..... County: .....

5.20

Program: ..... Case #: ..... County: .....

5.1

Date: .....

5.2

Creditor's Signature: .....

5.3

(or creditor's lawyer's signature)

5.4

Creditor's Name: .....

5.5

(or creditor's lawyer's name)

5.6

Street Address: .....

5.7

City/State/Zip: .....

5.8

Phone: ..... Fax: .....

5.9

Email: .....

5.10

JUDGMENT Debtor's Exemption Claim Notice

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5.16

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ProgramCase Number (if known)County

5.18

Program: ..... Case #: ..... County: .....

5.19

Program: ..... Case #: ..... County: .....

5.20

Program: ..... Case #: ..... County: .....

5.21

(2) ... I am not now receiving relief getting assistance based on need right now, but I

5.22

have received relief did get government assistance based on need within the last six 6

5.23

months. (Specify State the program, case number if you know it, and the county you got

5.24

it from which relief has been received.)

5.21 ~~(2) ... I am not now receiving relief getting assistance based on need right now, but I~~  
5.22 ~~have received relief did get government assistance based on need within the last six 6~~  
5.23 ~~months. (Specify State the program, case number if you know it, and the county you got~~  
5.24 ~~it from which relief has been received.)~~

5.25 .....

5.26 **Program** Case Number (if known) County

5.27 Program: ..... Case #: ..... County: .....

5.28 Program: ..... Case #: ..... County: .....

5.29 Program: ..... Case #: ..... County: .....

5.30 ~~(3) ... I have been~~ was an inmate of a correctional institution within the last ~~six 6~~ months.  
5.31 ~~(Specify State the correctional institution and location.)~~

5.32 .....

5.33 Correctional Institution ..... Location .....

6.1 ~~I hereby authorize any agency that has distributed relief to me or any correctional~~  
6.2 ~~institution in which I was an inmate to disclose to the above named judgment creditor or~~  
6.3 ~~the judgment creditor's attorney only whether or not I am or have been a recipient of relief~~  
6.4 ~~based on need or an inmate of a correctional institution within the last six months. I have~~  
6.5 ~~mailed or delivered a copy of this form to the judgment creditor or judgment creditor's~~  
6.6 ~~attorney.~~

6.7 .....

6.8 Debtor

6.9 .....

6.10 Address

6.11 .....

6.12 Debtor Telephone Number

6.13 I give my permission to any agency listed above to give information about my benefits  
6.14 to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if

5.25 .....

5.26 **Program** Case Number (if known) County

5.27 Program: ..... Case #: ..... County: .....

5.28 Program: ..... Case #: ..... County: .....

5.29 Program: ..... Case #: ..... County: .....

5.30 ~~(2) ... I have been~~ was an inmate of a correctional institution within the last ~~six 6~~ months.  
5.31 ~~(Specify State the correctional institution and location.)~~

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5.33 Correctional Institution ..... Location .....

6.1 ~~I hereby authorize any agency that has distributed relief to me or any correctional~~  
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6.13 I give my permission to any agency listed above to give information about my benefits  
6.14 to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if  
6.15 I get assistance, or if I have gotten assistance in the past 6 months. If I was an inmate in the  
6.16 last 6 months, I give my permission to the correctional institution to tell the creditor named  
6.17 above or the creditor's lawyer that I was an inmate there.

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6.16 last 6 months, I give my permission to the correctional institution to tell the creditor named

6.17 above or the creditor's lawyer that I was an inmate there.

6.18 Date: .....

6.19 Debtor's Signature: .....

6.20 Debtor's Name: .....

6.21 Street Address: .....

6.22 City/State/Zip: .....

6.23 Phone: .....

6.24 Email: .....

6.25 Sec. 2. Minnesota Statutes 2024, section 550.136, subdivision 9, is amended to read:

6.26 Subd. 9. **Execution earnings disclosure form and worksheet.** The judgment creditor

6.27 shall provide to the sheriff for service upon the judgment debtor's employer an execution

6.28 earnings disclosure form and an earnings disclosure worksheet with the writ of execution,

6.29 that must be substantially in the form set forth below.

6.30 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

6.31 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

6.32 ~~FILE NO. ....~~

6.33 ~~..... (Judgment Creditor)~~

6.34 ~~against~~ ~~EARNINGS~~

7.1 ~~..... (Judgment Debtor)~~ ~~EXECUTION~~

7.2 ~~and~~ ~~DISCLOSURE~~

7.3 ~~..... (Third Party)~~

7.4 State of Minnesota District Court

7.5 County of: ..... Judicial District: .....

6.18 Date: .....

6.19 Debtor's Signature: .....

6.20 Debtor's Name: .....

6.21 Street Address: .....

6.22 City/State/Zip: .....

6.23 Phone: .....

6.24 Email: .....

6.25 Sec. 2. Minnesota Statutes 2024, section 550.136, subdivision 9, is amended to read:

6.26 Subd. 9. **Execution earnings disclosure form and worksheet.** The judgment creditor

6.27 shall provide to the sheriff for service upon the judgment debtor's employer an execution

6.28 earnings disclosure form and an earnings disclosure worksheet with the writ of execution,

6.29 that must be substantially in the form set forth below.

6.30 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

6.31 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

6.32 ~~FILE NO. ....~~

6.33 ~~..... (Judgment Creditor)~~

6.34 ~~against~~ ~~EARNINGS~~

7.1 ~~..... (Judgment Debtor)~~ ~~EXECUTION~~

7.2 ~~and~~ ~~DISCLOSURE~~

7.3 ~~..... (Third Party)~~

7.4 State of Minnesota District Court

7.5 County of: ..... Judicial District: .....



7.6

Court File Number: .....

7.7

Case Type: .....

7.8

Creditor's full name

7.9

.....

Earnings Execution Disclosure

7.10

and

For Non-Child Support Judgments

7.11

Debtor's full name

7.12

.....

7.13

Third Party (bank, employer, or other)

7.14

.....

7.15

This form is called an "Earnings Execution Disclosure" or "Disclosure." It is for the

7.16

employer to fill out. The "debtor" is the person who owes money. The debtor gets a copy

7.17

of this form for their own information.

7.18

The employer is also called the "third party garnishee" or "third party." The debtor is

7.19

also called a "judgment debtor." If the debtor asks how the calculations in this document

7.20

were made, the employer **must** provide information about it.

7.21

~~"EARNINGS": For the purpose of execution, "earnings" means compensation paid or~~

7.22

~~payable to an employee for personal services or compensation paid or payable to the producer~~

7.23

~~for the sale of agricultural products; milk or milk products; or fruit or other horticultural~~

7.24

~~products produced when the producer is operating a family farm, a family farm corporation,~~

7.25

~~or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether~~

7.26

~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~

7.27

~~payments pursuant to a pension or retirement.~~

7.28

~~"DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining~~

7.29

~~after the deduction from those earnings of amounts required by law to be withheld. (Amounts~~

7.30

~~required by law to be withheld do not include items such as health insurance, charitable~~

7.31

~~contributions, or other voluntary wage deductions.)~~

7.32

DEFINITIONS

7.33

"Earnings": what is paid or payable to an employee, independent contractor, or

7.34

self-employed person for personal services (a job). Also called compensation. Compensation

8.1

can be wages, salary, commission, bonuses, payments, profit-sharing distributions, severance

8.2

payment, fees, or other. It includes periodic payments from a pension or retirement. It can

7.6

Court File Number: .....

7.7

Case Type: .....

7.8

Creditor's full name

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.....

Earnings Execution Disclosure

7.10

and

For Non-Child Support Judgments

7.11

Debtor's full name

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.....

7.13

Third Party (bank, employer, or other)

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.....

7.15

This form is called an "Earnings Execution Disclosure" or "Disclosure." It is for the

7.16

employer to fill out. The "debtor" is the person who owes money. The debtor gets a copy

7.17

of this form for their own information.

7.18

The employer is also called the "third party garnishee" or "third party." The debtor is

7.19

also called a "judgment debtor." If the debtor asks how the calculations in this document

7.20

were made, the employer **must** provide information about it.

7.21

~~"EARNINGS": For the purpose of execution, "earnings" means compensation paid or~~

7.22

~~payable to an employee for personal services or compensation paid or payable to the producer~~

7.23

~~for the sale of agricultural products; milk or milk products; or fruit or other horticultural~~

7.24

~~products produced when the producer is operating a family farm, a family farm corporation,~~

7.25

~~or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether~~

7.26

~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~

7.27

~~payments pursuant to a pension or retirement.~~

7.28

~~"DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining~~

7.29

~~after the deduction from those earnings of amounts required by law to be withheld. (Amounts~~

7.30

~~required by law to be withheld do not include items such as health insurance, charitable~~

7.31

~~contributions, or other voluntary wage deductions.)~~

7.32

DEFINITIONS

7.33

"Earnings": what is paid or payable to an employee, independent contractor, or

7.34

self-employed person for personal services (a job). Also called compensation. Compensation

8.1

can be wages, salary, commission, bonuses, payments, profit-sharing distributions, severance

8.2

payment, fees, or other. It includes periodic payments from a pension or retirement. It can

8.3 also be compensation paid or payable to a producer for the sale of agricultural products.  
8.4 This can be things like milk or milk products, or fruit or other horticultural products. Or  
8.5 things produced in the operation of a family farm, a family farm corporation, or an authorized  
8.6 farm corporation. This is defined in Minnesota Statutes, section 500.24, subdivision 2.

8.7 **"Disposable Earnings":** the part of a person's earnings that are left after subtracting  
8.8 the amounts required by law to be withheld. **Note:** Amounts required by law to be withheld  
8.9 do not include things like health insurance, charitable contributions, or other voluntary wage  
8.10 deductions.

8.11 **"Payday":** For the purpose of execution, "payday(s)" means the date(s) upon which  
8.12 the date when the employer pays earnings to the debtor in the ordinary course of business  
8.13 for doing their job. If the judgment debtor has no regular payday, payday(s) then "payday"  
8.14 means the 15th and the last day of each month.

8.15 **The Third Party/Employer Must Answer The Following Questions:**

8.16 (1) Right now, do you ~~now owe, or within 90 days from the date the execution levy was~~  
8.17 ~~served on you, will you or may you owe~~ money to the judgment debtor for earnings?

8.18 Yes ..... No .....

8.19 (2) ~~Does the judgment debtor earn more than \$... per week? (this amount is the greater~~  
8.20 ~~of \$9.50 per hour or the federal minimum wage per week)~~

8.21 (2) Within 90 days from the date you were served with the levy, will you or may you  
8.22 owe money to the debtor for earnings?

8.23 Yes ..... No .....

8.24 (3) Does the debtor earn more than the current Minnesota or federal minimum wage per  
8.25 week? (use the number that is more)

8.26 Yes ..... No .....

8.27 **A. If you answer "No" to question 1, 2, or 3, you don't need to answer the rest of the**  
8.28 questions. You don't have to do the Earnings Disclosure Worksheet. Sign the Earnings  
8.29 Disclosure Affirmation below and return this disclosure form to the sheriff. You must return  
8.30 it within 20 days after it was served on you.

9.1 **B. If you answer "Yes" to question 1 or 2, and "Yes" to question 3, sign the Earnings**  
9.2 Disclosure Affirmation below. You must return it to the sheriff within 20 days. You must  
9.3 also fill out the rest of this form. Read the instructions for the Earnings Disclosure Worksheet.

8.3 also be compensation paid or payable to a producer for the sale of agricultural products.  
8.4 This can be things like milk or milk products, or fruit or other horticultural products. Or  
8.5 things produced in the operation of a family farm, a family farm corporation, or an authorized  
8.6 farm corporation. This is defined in Minnesota Statutes, section 500.24, subdivision 2.

8.7 **"Disposable Earnings":** the part of a person's earnings that are left after subtracting  
8.8 the amounts required by law to be withheld. **Note:** Amounts required by law to be withheld  
8.9 do not include things like health insurance, charitable contributions, or other voluntary wage  
8.10 deductions.

8.11 **"Payday":** For the purpose of execution, "payday(s)" means the date(s) upon which  
8.12 the date when the employer pays earnings to the debtor in the ordinary course of business  
8.13 for doing their job. If the judgment debtor has no regular payday, payday(s) then "payday"  
8.14 means the 15th and the last day of each month.

8.15 **The Third Party/Employer Must Answer The Following Questions:**

8.16 (1) Right now, do you ~~now owe, or within 90 days from the date the execution levy was~~  
8.17 ~~served on you, will you or may you owe~~ money to the judgment debtor for earnings?

8.18 Yes ..... No .....

8.19 (2) ~~Does the judgment debtor earn more than \$... per week? (this amount is the greater~~  
8.20 ~~of \$9.50 per hour or the federal minimum wage per week)~~

8.21 (2) Within 90 days from the date you were served with the levy, will you or may you  
8.22 owe money to the debtor for earnings?

8.23 Yes ..... No .....

8.24 (3) Does the debtor earn more than the current Minnesota or federal minimum wage per  
8.25 week? (use the number that is more)

8.26 Yes ..... No .....

8.27 **A. If you answer "No" to question 1, 2, or 3, you don't need to answer the rest of the**  
8.28 questions. You don't have to do the Earnings Disclosure Worksheet. Sign the Earnings  
8.29 Disclosure Affirmation below and return this disclosure form to the sheriff. You must return  
8.30 it within 20 days after it was served on you.

9.1 **B. If you answer "Yes" to question 1 or 2, and "Yes" to question 3, sign the Earnings**  
9.2 Disclosure Affirmation below. You must return it to the sheriff within 20 days. You must  
9.3 also fill out the rest of this form. Read the instructions for the Earnings Disclosure Worksheet.

9.4           **Earnings Disclosure Affirmation**

9.5           I, ..... (person signing Affirmation), am the third party/employer or I am

9.6 authorized by the third party/employer to complete this earnings disclosure and have done

9.7 so truthfully and to the best of my knowledge.

9.8   Date: .....

9.9   Third Party's Name: .....

9.10 Third Party's Signature: .....

9.11 Phone: ..... Fax: .....

9.12 Email: .....

9.13           **Instructions for Completing the Earnings Disclosure Worksheet**

9.14           A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation

9.15 ~~below and return this disclosure to the sheriff within 20 days after it was served on you,~~

9.16 ~~and you do not need to answer the remaining questions.~~

9.17           B. If your answers to both questions 1 and 2 are "Yes," you must complete this form

9.18 ~~and the Earnings Disclosure Worksheet as follows:~~

9.19           For each payday that falls within 90 days from the date the ~~execution~~ levy was served

9.20 on you, you **must** calculate the amount of earnings to be ~~retained by completing steps~~

9.21 ~~3 through 11 on page 2, and enter the amounts on the Earnings Disclosure Worksheet.~~

9.22 ~~UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~

9.23 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~

9.24 ~~DISCLOSURE WERE MADE~~ withheld. Enter the amounts on the Earnings Disclosure

9.25 Worksheet.

9.26   **You must:**

9.27           (1) Withhold the amount of earnings listed in Column I on the Earnings Disclosure

9.28 Worksheet each payday.

9.29           (2) After 90 days, return this Earnings Disclosure Worksheet to the sheriff. Include all

9.30 the money withheld. Sign the Affirmation at the end of the worksheet before returning.

9.31           (3) Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

9.32 last payday that falls within the 90-day period.

9.4           **Earnings Disclosure Affirmation**

9.5           I, ..... (person signing Affirmation), am the third party/employer or I am

9.6 authorized by the third party/employer to complete this earnings disclosure and have done

9.7 so truthfully and to the best of my knowledge.

9.8   Date: .....

9.9   Third Party's Name: .....

9.10 Third Party's Signature: .....

9.11 Phone: ..... Fax: .....

9.12 Email: .....

9.13           **Instructions for Completing the Earnings Disclosure Worksheet**

9.14           A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation

9.15 ~~below and return this disclosure to the sheriff within 20 days after it was served on you,~~

9.16 ~~and you do not need to answer the remaining questions.~~

9.17           B. If your answers to both questions 1 and 2 are "Yes," you must complete this form

9.18 ~~and the Earnings Disclosure Worksheet as follows:~~

9.19           For each payday that falls within 90 days from the date the ~~execution~~ levy was served

9.20 on you, you **must** calculate the amount of earnings to be ~~retained by completing steps~~

9.21 ~~3 through 11 on page 2, and enter the amounts on the Earnings Disclosure Worksheet.~~

9.22 ~~UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~

9.23 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~

9.24 ~~DISCLOSURE WERE MADE~~ withheld. Enter the amounts on the Earnings Disclosure

9.25 Worksheet.

9.26   **You must:**

9.27           (1) Withhold the amount of earnings listed in Column I on the Earnings Disclosure

9.28 Worksheet each payday.

9.29           (2) After 90 days, return this Earnings Disclosure Worksheet to the sheriff. Include all

9.30 the money withheld. Sign the Affirmation at the end of the worksheet before returning.

9.31           (3) Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

9.32 last payday that falls within the 90-day period.

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If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period is over, you need to do the last disclosure and withholdings within 10 days of their last payday that you withheld money.

Each payday, you must retain the amount of earnings listed in column I on the Earnings Disclosure Worksheet.

You must pay the attached earnings and return this earnings disclosure form and the Earnings Disclosure Worksheet to the sheriff and deliver a copy of the disclosure and worksheet to the judgment debtor within ten days after the last payday that falls within the 90-day period. If the judgment is wholly satisfied or if the judgment debtor's employment ends before the expiration of the 90-day period, your disclosure and remittance should be made within ten days after the last payday for which earnings were attached.

For steps 3 through 11, "columns" refers to columns on the Earnings Disclosure Worksheet.

(3) COLUMN A: Enter the date of judgment debtor's payday.

(4) COLUMN B: Enter judgment debtor's gross earnings for each payday.

(5) COLUMN C: Enter judgment debtor's disposable earnings for each payday.

(6) COLUMN D: Enter 25 percent of disposable earnings. (Multiply column C by .25.)

(7) COLUMN E: Enter here the greater of 40 times \$9.50 or 40 times the hourly federal minimum wage (\$.....) times the number of work weeks included in each payday. (Note: If a payday includes days in excess of whole work weeks, the additional days should be counted as a fraction of a work week equal to the number of workdays in excess of a whole work week divided by the number of workdays in a normal work week.)

(8) COLUMN F: Subtract the amount in column E from the amount in column C, and enter here.

(9) COLUMN G: Enter here the lesser of the amount in column D and the amount in column F.

(10) COLUMN H: Enter here any amount claimed by you as a setoff, defense, lien, or claim, or any amount claimed by any

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If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period is over, you need to do the last disclosure and withholdings within 10 days of their last payday that you withheld money.

Each payday, you must retain the amount of earnings listed in column I on the Earnings Disclosure Worksheet.

You must pay the attached earnings and return this earnings disclosure form and the Earnings Disclosure Worksheet to the sheriff and deliver a copy of the disclosure and worksheet to the judgment debtor within ten days after the last payday that falls within the 90-day period. If the judgment is wholly satisfied or if the judgment debtor's employment ends before the expiration of the 90-day period, your disclosure and remittance should be made within ten days after the last payday for which earnings were attached.

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(7) COLUMN E: Enter here the greater of 40 times \$9.50 or 40 times the hourly federal minimum wage (\$.....) times the number of work weeks included in each payday. (Note: If a payday includes days in excess of whole work weeks, the additional days should be counted as a fraction of a work week equal to the number of workdays in excess of a whole work week divided by the number of workdays in a normal work week.)

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(9) COLUMN G: Enter here the lesser of the amount in column D and the amount in column F.

(10) COLUMN H: Enter here any amount claimed by you as a setoff, defense, lien, or claim, or any amount claimed by any

10.35		<del>other person as an exemption or adverse interest which</del>
10.36		<del>would reduce the amount of earnings owing to the</del>
10.37		<del>judgment debtor. (Note: Any indebtedness to you</del>
10.38		<del>incurred within ten days prior to your receipt of the first</del>
10.39		<del>execution levy on a debt may not be set off against the</del>
10.40		<del>earnings otherwise subject to this levy. Any wage</del>
10.41		<del>assignment made by the judgment debtor within ten</del>
10.42		<del>days prior to your receipt of the first execution levy on</del>
10.43		<del>a debt is void.)</del>
11.1		<del>You must also describe your claim(s) and the claims of</del>
11.2		<del>others, if known, in the space provided below the</del>
11.3		<del>worksheet and state the name(s) and address(es) of these</del>
11.4		<del>persons.</del>
11.5		<del>Enter zero in column H if there are no claims by you or</del>
11.6		<del>others which would reduce the amount of earnings</del>
11.7		<del>owing to the judgment debtor.</del>
11.8	(H)	<del>COLUMN I: Subtract the amount in column H from the amount in</del>
11.9		<del>column G and enter here. This is the amount of earnings</del>
11.10		<del>that you must remit for the payday for which the</del>
11.11		<del>calculations were made.</del>
11.12		<del>AFFIRMATION</del>
11.13		<del>I, ..... (person signing Affirmation), am the third party/employer or I am</del>
11.14		<del>authorized by the third party/employer to complete this earnings disclosure, and have done</del>
11.15		<del>so truthfully and to the best of my knowledge.</del>
11.16		<del>DATED: ..... Signature</del>
11.17		<del>..... Title</del>
11.18		<del>..... Telephone Number</del>
11.19		<del>.....</del>
11.20		<del>.....</del>
11.21		<del>.....</del>

10.35		<del>other person as an exemption or adverse interest which</del>
10.36		<del>would reduce the amount of earnings owing to the</del>
10.37		<del>judgment debtor. (Note: Any indebtedness to you</del>
10.38		<del>incurred within ten days prior to your receipt of the first</del>
10.39		<del>execution levy on a debt may not be set off against the</del>
10.40		<del>earnings otherwise subject to this levy. Any wage</del>
10.41		<del>assignment made by the judgment debtor within ten</del>
10.42		<del>days prior to your receipt of the first execution levy on</del>
10.43		<del>a debt is void.)</del>
11.1		<del>You must also describe your claim(s) and the claims of</del>
11.2		<del>others, if known, in the space provided below the</del>
11.3		<del>worksheet and state the name(s) and address(es) of these</del>
11.4		<del>persons.</del>
11.5		<del>Enter zero in column H if there are no claims by you or</del>
11.6		<del>others which would reduce the amount of earnings</del>
11.7		<del>owing to the judgment debtor.</del>
11.8	(H)	<del>COLUMN I: Subtract the amount in column H from the amount in</del>
11.9		<del>column G and enter here. This is the amount of earnings</del>
11.10		<del>that you must remit for the payday for which the</del>
11.11		<del>calculations were made.</del>
11.12		<del>AFFIRMATION</del>
11.13		<del>I, ..... (person signing Affirmation), am the third party/employer or I am</del>
11.14		<del>authorized by the third party/employer to complete this earnings disclosure, and have done</del>
11.15		<del>so truthfully and to the best of my knowledge.</del>
11.16		<del>DATED: ..... Signature</del>
11.17		<del>..... Title</del>
11.18		<del>..... Telephone Number</del>
11.19		<del>.....</del>
11.20		<del>.....</del>
11.21		<del>.....</del>

11.22 EARNINGS DISCLOSURE WORKSHEET

11.23 Debtor's Name

11.24 Calculating Percentage of Disposable Earnings

11.25 Note to Creditor: You must fill out this chart before sending this form to the employer.

11.26 Use the current minimum wage found online at: https://www.dli.mn.gov/minwage.

11.27 Minimum Wage = \$MW/hour.

11.28 then this percentage of the disposable

11.29 if the weekly gross earnings are: earnings are withheld:

11.30 Less than [40 X MW] 0%

11.31 [40 X MW + .01] to [60 X MW] 10%

11.32 [60 X MW + .01] to [80 X MW] 15%

11.33 [80 x MW + .01] or more 25%

11.34 Employer: Use this creditor's calculation chart to know what percentage of earnings

11.35 should be withheld.

11.36 Earnings Disclosure Worksheet

12.1

12.2 Debtor's name

12.3 B - Gross

12.4 A - Payday Date Earnings C - Disposable Earnings

12.5 1. \$

12.6 2.

12.7 3.

12.8 4.

12.9 5.

11.22 EARNINGS DISCLOSURE WORKSHEET

11.23 Debtor's Name

11.24 Calculating Percentage of Disposable Earnings

11.25 Note to Creditor: You must fill out this chart before sending this form to the employer.

11.26 Use the current minimum wage found online at: https://www.dli.mn.gov/minwage.

11.27 Minimum Wage = \$MW/hour.

11.28 then this percentage of the disposable

11.29 if the weekly gross earnings are: earnings are withheld:

11.30 Less than [40 X MW] 0%

11.31 [40 X MW + .01] to [60 X MW] 10%

11.32 [60 X MW + .01] to [80 X MW] 15%

11.33 [80 x MW + .01] or more 25%

11.34 Employer: Use this creditor's calculation chart to know what percentage of earnings

11.35 should be withheld.

11.36 Earnings Disclosure Worksheet

12.1

12.2 Debtor's name

12.3 B - Gross

12.4 A - Payday Date Earnings C - Disposable Earnings

12.5 1. \$

12.6 2.

12.7 3.

12.8 4.

12.9 5.

12.10	6.	.....	.....	.....
12.11	7.	.....	.....	.....
12.12	<del>8.</del>	.....	.....	.....
12.13	<del>9.</del>	.....	.....	.....
12.14	<del>10.</del>	.....	.....	.....
12.15	<b><u>Column A.</u></b> Enter the debtor's payday.			
12.16	<b><u>Column B.</u></b> Enter the debtor's gross earnings for each payday.			
12.17	<b><u>Column C.</u></b> Enter the debtor's disposable earnings for each payday.			
12.18	D <del>25</del> % of	E - Greater of <del>40</del>		
12.19	withholding of	<del>X \$9.50 or</del> 40 X		
12.20	Column C (Use the	MN or Fed.	F - Column C	
12.21	creditor's calculation)	Min. Wage	minus Column E	
12.22	1.	.....	.....	.....
12.23	2.	.....	.....	.....
12.24	3.	.....	.....	.....
12.25	4.	.....	.....	.....
12.26	5.	.....	.....	.....
12.27	6.	.....	.....	.....
12.28	7.	.....	.....	.....
12.29	<del>8.</del>	.....	.....	.....
12.30	<del>9.</del>	.....	.....	.....
12.31	<del>10.</del>	.....	.....	.....
12.32	<b><u>Column D.</u></b> Enter the percentage of disposable earnings that will be withheld. Get this			
12.33	number from the creditor's calculation chart.			
12.34	<b><u>Column E.</u></b> Calculate 40 times the current MN minimum wage (or 40 times the current			
12.35	federal minimum wage) times the number of work weeks in each payday. Enter the bigger			

12.10	6.	.....	.....	.....
12.11	7.	.....	.....	.....
12.12	<del>8.</del>	.....	.....	.....
12.13	<del>9.</del>	.....	.....	.....
12.14	<del>10.</del>	.....	.....	.....
12.15	<b><u>Column A.</u></b> Enter the debtor's payday.			
12.16	<b><u>Column B.</u></b> Enter the debtor's gross earnings for each payday.			
12.17	<b><u>Column C.</u></b> Enter the debtor's disposable earnings for each payday.			
12.18	D <del>25</del> % of	E - Greater of <del>40</del>		
12.19	withholding of	<del>X \$9.50 or</del> 40 X		
12.20	Column C (Use the	MN or Fed.	F - Column C	
12.21	creditor's calculation)	Min. Wage	minus Column E	
12.22	1.	.....	.....	.....
12.23	2.	.....	.....	.....
12.24	3.	.....	.....	.....
12.25	4.	.....	.....	.....
12.26	5.	.....	.....	.....
12.27	6.	.....	.....	.....
12.28	7.	.....	.....	.....
12.29	<del>8.</del>	.....	.....	.....
12.30	<del>9.</del>	.....	.....	.....
12.31	<del>10.</del>	.....	.....	.....
12.32	<b><u>Column D.</u></b> Enter the percentage of disposable earnings that will be withheld. Get this			
12.33	number from the creditor's calculation chart.			
12.34	<b><u>Column E.</u></b> Calculate 40 times the current MN minimum wage (or 40 times the current			
12.35	federal minimum wage) times the number of work weeks in each payday. Enter the bigger			

12.36

number here. **Note:** If a payday has extra days that are more than a full work week, count those extra days as part of a work week. Do this by dividing the number of extra workdays by the number of workdays in a normal week.

13.1

13.2

13.3

**Column F.** Subtract the amount in Column E from the amount in Column C and enter here.

13.4

13.5

H - Setoff, Lien, Adverse Interest, or Other Claims

I - Column G minus Column H

13.6

G - Lesser of Column D and Column F

13.7

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TOTAL OF COLUMN I \$ .....

13.20

**Column G.** Look at Column D and Column F. Enter the smaller amount of the two here in Column G.

13.21

13.22

**Column H.** Enter any amount claimed by you that would lower the amount of earnings that will go to the debtor. Things like:

13.23

13.24

(i) a setoff,

13.25

(ii) a defense,

13.26

(iii) a lien,

12.36

number here. **Note:** If a payday has extra days that are more than a full work week, count those extra days as part of a work week. Do this by dividing the number of extra workdays by the number of workdays in a normal week.

13.1

13.2

13.3

**Column F.** Subtract the amount in Column E from the amount in Column C and enter here.

13.4

13.5

H - Setoff, Lien, Adverse Interest, or Other Claims

I - Column G minus Column H

13.6

G - Lesser of Column D and Column F

13.7

13.8

13.9

1.

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13.19

TOTAL OF COLUMN I \$ .....

13.20

**Column G.** Look at Column D and Column F. Enter the smaller amount of the two here in Column G.

13.21

13.22

**Column H.** Enter any amount claimed by you that would lower the amount of earnings that will go to the debtor. Things like:

13.23

13.24

(i) a setoff,

13.25

(ii) a defense,

13.26

(iii) a lien,



13.27

(iv) a claim, or

13.28

(v) any amount claimed by any other person as an exemption or adverse interest.

13.29

**Note:** You must describe your claim(s) and the claims of others, if known, in the spaces

13.30

after this worksheet.

13.31

Enter zero in Column H if there are no claims by you or others which would lower the

13.32

amount of earnings owed to the debtor.

14.1

**Note:** Any debt that happened within 10 days before you got the first levy on a debt

14.2

may not be set off against the earnings that are affected by this levy. Any wage assignment

14.3

made by the debtor within 10 days before you got the first levy on a debt is void. Wage

14.4

assignment is when a debtor voluntarily agrees to money being taken out of their earnings.

14.5

**Column I.** Subtract the amount in Column H from the amount in Column G and enter

14.6

here. This is the amount of earnings that go to the creditor.

14.7

~~\*If you entered any amount in Column H for any payday(s) payday, you must describe~~

14.8

~~those claims below either your claims, or the claims of others. It doesn't matter if they are~~

14.9

~~your claims, or the claims of others. For amounts claimed claims by others, you must both~~

14.10

~~state list the names and addresses of such persons each, and the nature of describe their~~

14.11

~~claim claims, if known you know.~~

14.12

.....

14.13

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14.14

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14.15

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14.16

**Earnings Worksheet Affirmation**

14.17

I, ..... (person signing Affirmation), am the third party party/employer or I am

14.18

authorized by the third party party/employer to complete this earnings disclosure worksheet,

14.19

and have done so truthfully and to the best of my knowledge.

14.20

.....

14.21

Signature

14.22

Dated: ..... (..)

14.23

Title Phone Number

13.27

(iv) a claim, or

13.28

(v) any amount claimed by any other person as an exemption or adverse interest.

13.29

**Note:** You must describe your claim(s) and the claims of others, if known, in the spaces

13.30

after this worksheet.

13.31

Enter zero in Column H if there are no claims by you or others which would lower the

13.32

amount of earnings owed to the debtor.

14.1

**Note:** Any debt that happened within 10 days before you got the first levy on a debt

14.2

may not be set off against the earnings that are affected by this levy. Any wage assignment

14.3

made by the debtor within 10 days before you got the first levy on a debt is void. Wage

14.4

assignment is when a debtor voluntarily agrees to money being taken out of their earnings.

14.5

**Column I.** Subtract the amount in Column H from the amount in Column G and enter

14.6

here. This is the amount of earnings that go to the creditor.

14.7

~~\*If you entered any amount in Column H for any payday(s) payday, you must describe~~

14.8

~~those claims below either your claims, or the claims of others. It doesn't matter if they are~~

14.9

~~your claims, or the claims of others. For amounts claimed claims by others, you must both~~

14.10

~~state list the names and addresses of such persons each, and the nature of describe their~~

14.11

~~claim claims, if known you know.~~

14.12

.....

14.13

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14.14

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14.15

.....

14.16

**Earnings Worksheet Affirmation**

14.17

I, ..... (person signing Affirmation), am the third party party/employer or I am

14.18

authorized by the third party party/employer to complete this earnings disclosure worksheet,

14.19

and have done so truthfully and to the best of my knowledge.

14.20

.....

14.21

Signature

14.22

Dated: ..... (..)

14.23

Title Phone Number

14.24

Date: .....

14.25

Third Party's Name: .....

14.26

Third Party's Signature: .....

14.27

Phone: ..... Fax: .....

14.28

Email: .....

14.29

Sec. 3. Minnesota Statutes 2024, section 550.143, subdivision 2, is amended to read:

14.30

Subd. 2. **Disclosure form.** Along with the writ of execution, the notice, instructions,

14.31

and the exemption notice described in subdivision 3, the sheriff shall serve upon the financial

14.32

institution an execution disclosure form which must be substantially in the following form:

15.1

STATE OF MINNESOTA

DISTRICT COURT

15.2

COUNTY OF .....

JUDICIAL DISTRICT

15.3

.....(Judgment Creditor)

15.4

against

FINANCIAL INSTITUTIONS

15.5

.....(Judgment Debtor)

EXECUTION

15.6

and

DISCLOSURE

15.7

.....(Third Party)

15.8

State of Minnesota

District Court

15.9

County of: .....

Judicial District: .....

15.10

Court File Number: .....

15.11

Case Type: .....

15.12

Creditor's full name

15.13

.....

Execution Disclosure

15.14

against

15.15

Debtor's full name

14.24

Date: .....

14.25

Third Party's Name: .....

14.26

Third Party's Signature: .....

14.27

Phone: ..... Fax: .....

14.28

Email: .....

14.29

Sec. 3. Minnesota Statutes 2024, section 550.143, subdivision 2, is amended to read:

14.30

Subd. 2. **Disclosure form.** Along with the writ of execution, the notice, instructions,

14.31

and the exemption notice described in subdivision 3, the sheriff shall serve upon the financial

14.32

institution an execution disclosure form which must be substantially in the following form:

15.1

STATE OF MINNESOTA

DISTRICT COURT

15.2

COUNTY OF .....

JUDICIAL DISTRICT

15.3

.....(Judgment Creditor)

15.4

against

FINANCIAL INSTITUTIONS

15.5

.....(Judgment Debtor)

EXECUTION

15.6

and

DISCLOSURE

15.7

.....(Third Party)

15.8

State of Minnesota

District Court

15.9

County of: .....

Judicial District: .....

15.10

Court File Number: .....

15.11

Case Type: .....

15.12

Creditor's full name

15.13

.....

Execution Disclosure

15.14

against

15.15

Debtor's full name

15.16 \_\_\_\_\_

15.17 and

15.18 Third Party (bank, employer, or other)

15.19 \_\_\_\_\_

15.20 This form is called a "Non-Earnings Disclosure" or "Disclosure." It is being sent to you  
15.21 because you might be holding property that belongs to the debtor, or you might owe money  
15.22 to the debtor.

15.23 You are the "third party" or "garnishee." The "debtor" is the person who owes money.  
15.24 The debtor is also called the "judgment debtor." The creditor is the person the debtor owes  
15.25 money to. The creditor is also called the "judgment creditor." The debtor owes  
15.26 \$..... to the creditor.

15.27 You must list any money or property you owe the debtor on the lines below and sign  
15.28 the affirmation. Write "none" on the line if that is your answer. You must then return this  
15.29 disclosure to the creditor (or the creditor's lawyer) within 20 days after you got it.

15.30 On the ..... day of ....., ....., the time of service of execution herein, there was due  
15.31 and owing the judgment debtor from the third party the following:

15.32 Fill in the date you got this disclosure:

15.33 ..... (month) ..... (day), ..... (year)

15.34 On the date you got this disclosure, you owed the debtor:

16.1 (1) Money. Enter on the line below any amounts due and owing the judgment debtor,  
16.2 except earnings, from the third party. Write down the amount of money you owe the debtor  
16.3 (except earnings).

16.4 \_\_\_\_\_

16.5 (2) Property. Write a short description of any personal property, instruments, or papers  
16.6 belonging to the debtor that you have in your possession. List the monetary value of each  
16.7 thing.

16.8 \_\_\_\_\_

16.9 (2) (3) Setoff. Enter on the line below the amount of any setoff, defense, lien, or claim  
16.10 which the third party claims against the amount set forth on line (1). State the facts by which  
16.11 such setoff, defense, lien, or claim is claimed. (Any indebtedness to a third party incurred  
16.12 by the judgment debtor within ten days prior to the receipt of the first execution levy on a

15.16 \_\_\_\_\_

15.17 and

15.18 Third Party (bank, employer, or other)

15.19 \_\_\_\_\_

15.20 This form is called a "Non-Earnings Disclosure" or "Disclosure." It is being sent to you  
15.21 because you might be holding property that belongs to the debtor, or you might owe money  
15.22 to the debtor.

15.23 You are the "third party" or "garnishee." The "debtor" is the person who owes money.  
15.24 The debtor is also called the "judgment debtor." The creditor is the person the debtor owes  
15.25 money to. The creditor is also called the "judgment creditor." The debtor owes  
15.26 \$..... to the creditor.

15.27 You must list any money or property you owe the debtor on the lines below and sign  
15.28 the affirmation. Write "none" on the line if that is your answer. You must then return this  
15.29 disclosure to the creditor (or the creditor's lawyer) within 20 days after you got it.

15.30 On the ..... day of ....., ....., the time of service of execution herein, there was due  
15.31 and owing the judgment debtor from the third party the following:

15.32 Fill in the date you got this disclosure:

15.33 ..... (month) ..... (day), ..... (year)

15.34 On the date you got this disclosure, you owed the debtor:

16.1 (1) Money. Enter on the line below any amounts due and owing the judgment debtor,  
16.2 except earnings, from the third party. Write down the amount of money you owe the debtor  
16.3 (except earnings).

16.4 \_\_\_\_\_

16.5 (2) Property. Write a short description of any personal property, instruments, or papers  
16.6 belonging to the debtor that you have in your possession. List the monetary value of each  
16.7 thing.

16.8 \_\_\_\_\_

16.9 (2) (3) Setoff. Enter on the line below the amount of any setoff, defense, lien, or claim  
16.10 which the third party claims against the amount set forth on line (1). State the facts by which  
16.11 such setoff, defense, lien, or claim is claimed. (Any indebtedness to a third party incurred  
16.12 by the judgment debtor within ten days prior to the receipt of the first execution levy on a

16.13

~~debt is void as to the judgment creditor.)~~ If you claim a setoff, defense, lien, or claim against the amount on lines (1) and (2) above, enter that amount on the line below. State the facts about your claim. **Note:** Any payment the debtor makes to the garnishee within the 10 days before they get the first garnishment order on that debt can't be used to lower the amount that is being garnished.

16.14

16.15

16.16

16.17

16.18

16.19

~~(3)~~ (4) Exemption. Enter any amounts or property that the debtor claims is exempt on the line below any amounts or property claimed by the judgment debtor to be exempt from execution.

16.20

16.21

16.22

16.23

~~(4)~~ (5) Adverse Interest. Enter on the line below any amounts claimed by other persons by reason of ownership or interest in the judgment of the debtor's property that other people claim they own or have interest in.

16.24

16.25

16.26

16.27

~~(5)~~ (6) Enter on the line below the total of lines (2), (3), and (4) (3), (4), and (5) on the line below.

16.28

16.29

16.30

~~(6)~~ (7) Enter on the line below the difference obtained (never less than zero) when line (5) (6) is subtracted from the amount on line sum of lines (1) and (2) on the line below.

16.31

16.32

17.1

~~(7)~~ Enter on the line below (8) Figure out 110 percent of the amount of the judgment creditor's claim which remains is still unpaid. Enter it on the line below.

17.2

17.3

17.4

~~(8)~~ Enter on the line below the lesser of line (6) and line (7). You are hereby instructed to remit this amount only if it is \$10 or more.

17.5

17.6

(9) Look at (7) and (8). Put the smaller number on the line below. Hold this amount only if it is \$10 or more.

17.7

17.8

17.9

AFFIRMATION

16.13

~~debt is void as to the judgment creditor.)~~ If you claim a setoff, defense, lien, or claim against the amount on lines (1) and (2) above, enter that amount on the line below. State the facts about your claim. **Note:** Any payment the debtor makes to the garnishee within the 10 days before they get the first garnishment order on that debt can't be used to lower the amount that is being garnished.

16.14

16.15

16.16

16.17

16.18

16.19

~~(3)~~ (4) Exemption. Enter any amounts or property that the debtor claims is exempt on the line below any amounts or property claimed by the judgment debtor to be exempt from execution.

16.20

16.21

16.22

16.23

~~(4)~~ (5) Adverse Interest. Enter on the line below any amounts claimed by other persons by reason of ownership or interest in the judgment of the debtor's property that other people claim they own or have interest in.

16.24

16.25

16.26

16.27

~~(5)~~ (6) Enter on the line below the total of lines (2), (3), and (4) (3), (4), and (5) on the line below.

16.28

16.29

16.30

~~(6)~~ (7) Enter on the line below the difference obtained (never less than zero) when line (5) (6) is subtracted from the amount on line sum of lines (1) and (2) on the line below.

16.31

16.32

17.1

~~(7)~~ Enter on the line below (8) Figure out 110 percent of the amount of the judgment creditor's claim which remains is still unpaid. Enter it on the line below.

17.2

17.3

17.4

~~(8)~~ Enter on the line below the lesser of line (6) and line (7). You are hereby instructed to remit this amount only if it is \$10 or more.

17.5

17.6

(9) Look at (7) and (8). Put the smaller number on the line below. Hold this amount only if it is \$10 or more.

17.7

17.8

17.9

AFFIRMATION

17.10 I, ..... (person signing Affirmation), am the ~~third party garnishee~~ or I am  
17.11 authorized by the ~~third party garnishee~~ to complete this ~~non-earnings non-earnings~~  
17.12 ~~garnishment~~ disclosure, and have done so truthfully and to the best of my knowledge.

17.13 ~~Dated:~~ .....  
17.14 .....  
17.15 .....  
17.16 .....  
17.17 .....  
17.18 .....  
17.19 ~~Date:~~ .....  
17.20 ~~Name:~~ .....  
17.21 ~~Signature:~~ .....  
17.22 ~~Title:~~ .....  
17.23 ~~Phone:~~ ..... ~~Email:~~ .....  
17.24 Sec. 4. Minnesota Statutes 2024, section 550.143, subdivision 3a, is amended to read:  
17.25 Subd. 3a. **Form of notice.** The notice required by subdivision 3 must be provided as a  
17.26 separate form and must be substantially in the following form:

17.27 ~~STATE OF MINNESOTA~~ ..... ~~DISTRICT COURT~~  
17.28 ~~COUNTY OF~~ ..... ~~JUDICIAL DISTRICT~~  
17.29 .....~~(Creditor)~~  
17.30 .....~~(Debtor)~~  
17.31 .....~~(Financial institution)~~

18.1 State of Minnesota ..... District Court  
18.2 County of: ..... Judicial District: .....

17.10 I, ..... (person signing Affirmation), am the ~~third party garnishee~~ or I am  
17.11 authorized by the ~~third party garnishee~~ to complete this ~~non-earnings non-earnings~~  
17.12 ~~garnishment~~ disclosure, and have done so truthfully and to the best of my knowledge.

17.13 ~~Dated:~~ .....  
17.14 .....  
17.15 .....  
17.16 .....  
17.17 .....  
17.18 .....  
17.19 ~~Date:~~ .....  
17.20 ~~Name:~~ .....  
17.21 ~~Signature:~~ .....  
17.22 ~~Title:~~ .....  
17.23 ~~Phone:~~ ..... ~~Email:~~ .....  
17.24 Sec. 4. Minnesota Statutes 2024, section 550.143, subdivision 3a, is amended to read:  
17.25 Subd. 3a. **Form of notice.** The notice required by subdivision 3 must be provided as a  
17.26 separate form and must be substantially in the following form:

17.27 ~~STATE OF MINNESOTA~~ ..... ~~DISTRICT COURT~~  
17.28 ~~COUNTY OF~~ ..... ~~JUDICIAL DISTRICT~~  
17.29 .....~~(Creditor)~~  
17.30 .....~~(Debtor)~~  
17.31 .....~~(Financial institution)~~

18.1 State of Minnesota ..... District Court  
18.2 County of: ..... Judicial District: .....

18.3 Court File Number: .....

18.4 Case Type: .....

18.5 Creditor's full name

18.6 .....

18.7 Debtor's full name

18.8 .....

18.9 Third Party (bank, employer, or other)

18.10 .....

18.11 IMPORTANT NOTICE

18.12 ~~YOUR FUNDS HAVE BEEN LEVIED~~

18.13 Money in Your Account Has Been Frozen

18.14 The creditor has frozen money in your account at your ~~financial institution~~ bank.

18.15 Your account balance is \$.....

18.16 The amount being held is \$.....

18.17 The amount being held ~~will be~~ is frozen for 14 days from the date of this notice.

18.18 Some of your money in your account may be protected (the legal word is exempt).

18.19 You may be able to get it sooner than 14 days if you act quickly and follow the

18.20 instructions on the next page.

18.21 The attached exemption form lists some different ~~sources of~~ ways money in your account

18.22 ~~that~~ may be protected. If your money ~~is comes from one or more of these sources~~ a benefit

18.23 ~~on this list, place put~~ a check ~~on the line on the form next to the sources of your money in~~

18.24 ~~the box next to it. If it is from one of these sources, The creditor cannot~~ can't take it.

18.25 BUT, ~~if you want the bank to unfreeze your money, you must follow the instructions~~

18.26 ~~and return the exemption form and with copies of your bank statements from the last~~

18.27 ~~60 days to have the bank unfreeze your money.~~ Instructions and the form are attached. If

18.28 you ~~do not~~ don't follow the instructions, your ~~financial institution will give~~ bank gives the

18.29 money to ~~the Sheriff~~ your creditor. If your creditor gets an order from the court or writ of

18.30 execution, your bank gives the money to them. If that happens and ~~it~~ your money is protected,

S2847-2

18.3 Court File Number: .....

18.4 Case Type: .....

18.5 Creditor's full name

18.6 .....

18.7 Debtor's full name

18.8 .....

18.9 Third Party (bank, employer, or other)

18.10 .....

18.11 IMPORTANT NOTICE

18.12 ~~YOUR FUNDS HAVE BEEN LEVIED~~

18.13 Money in Your Account Has Been Frozen

18.14 The creditor has frozen money in your account at your ~~financial institution~~ bank.

18.15 Your account balance is \$.....

18.16 The amount being held is \$.....

18.17 The amount being held ~~will be~~ is frozen for 14 days from the date of this notice.

18.18 Some of your money in your account may be protected (the legal word is exempt).

18.19 You may be able to get it sooner than 14 days if you act quickly and follow the

18.20 instructions on the next page.

18.21 The attached exemption form lists some different ~~sources of~~ ways money in your account

18.22 ~~that~~ may be protected. If your money ~~is comes from one or more of these sources~~ a benefit

18.23 ~~on this list, place put~~ a check ~~on the line on the form next to the sources of your money in~~

18.24 ~~the box next to it. If it is from one of these sources, The creditor cannot~~ can't take it.

18.25 BUT, ~~if you want the bank to unfreeze your money, you must follow the instructions~~

18.26 ~~and return the exemption form and with copies of your bank statements from the last~~

18.27 ~~60 days to have the bank unfreeze your money.~~ Instructions and the form are attached. If

18.28 you ~~do not~~ don't follow the instructions, your ~~financial institution will give~~ bank gives the

18.29 money to ~~the Sheriff~~ your creditor. If your creditor gets an order from the court or writ of

18.30 execution, your bank gives the money to them. If that happens and ~~it~~ your money is protected,

PAGE R21

18.31 you can still get it back from the creditor later, ~~but that is not as easy to do as filling in the~~  
18.32 ~~form now.~~ But filling out the form now is easiest.

18.33 ~~See next pages for instructions and the exemption form.~~

19.1 See the attached *Exemption Form Instructions* and *Exemption Form* for your next steps.

19.2 Sec. 5. Minnesota Statutes 2024, section 550.143, subdivision 3b, is amended to read:

19.3 Subd. 3b. **Form of instructions.** The instructions required by this section must be in a  
19.4 separate form and must be substantially in the following form:

19.5 **Exemption Form Instructions**

19.6 **Note:** The creditor is who you owe the money to. You are the debtor.

19.7 1. Fill out **both** of the attached exemption forms in this packet.

19.8 If you check one of the lines, you should also give proof. Use proof that shows show  
19.9 that some or all of the money in your account is from one or more of the protected sources.  
19.10 This might be letters or account statements. Creditors may ask for a hearing if they question  
19.11 your exemptions.

19.12 **To avoid a hearing:**

19.13 (i) Case numbers should be added to the form.

19.14 (ii) Copies of documents should be sent with the form.

19.15 **Notice:** You must send ~~to the creditor's attorney (or to the creditor, if no attorney)~~ copies  
19.16 of your bank statements for the past 60 days before the ~~levy~~ garnishment. Send them to the  
19.17 creditor's lawyer (or to the creditor, if there isn't a lawyer). Keep a copy of your bank  
19.18 statements in case there are questions about your claim. If you ~~do not~~ don't send bank  
19.19 statements to the creditor's attorney lawyer (or to the creditor, if no attorney) bank statements  
19.20 along with your exemption claim, the financial institution may release give your money to  
19.21 the Sheriff creditor. They would do this once the creditor gives them a court order saying  
19.22 they have to turn over the funds.

19.23 2. **Sign** the exemption forms. **Make ~~one~~ a copy to keep for yourself.**

19.24 3. **Mail or deliver** the other copies of the form by (insert date).

19.25 **Both Copies Must Be Mailed or Delivered the Same Day.**

19.26 One copy of the form and the copies of your bank statements go to:

18.31 you can still get it back from the creditor later, ~~but that is not as easy to do as filling in the~~  
18.32 ~~form now.~~ But filling out the form now is easiest.

18.33 ~~See next pages for instructions and the exemption form.~~

19.1 See the attached *Exemption Form Instructions* and *Exemption Form* for your next steps.

19.2 Sec. 5. Minnesota Statutes 2024, section 550.143, subdivision 3b, is amended to read:

19.3 Subd. 3b. **Form of instructions.** The instructions required by this section must be in a  
19.4 separate form and must be substantially in the following form:

19.5 **Exemption Form Instructions**

19.6 **Note:** The creditor is who you owe the money to. You are the debtor.

19.7 1. Fill out **both** of the attached exemption forms in this packet.

19.8 If you check one of the lines, you should also give proof. Use proof that shows show  
19.9 that some or all of the money in your account is from one or more of the protected sources.  
19.10 This might be letters or account statements. Creditors may ask for a hearing if they question  
19.11 your exemptions.

19.12 **To avoid a hearing:**

19.13 (i) Case numbers should be added to the form.

19.14 (ii) Copies of documents should be sent with the form.

19.15 **Notice:** You must send ~~to the creditor's attorney (or to the creditor, if no attorney)~~ copies  
19.16 of your bank statements for the past 60 days before the ~~levy~~ garnishment. Send them to the  
19.17 creditor's lawyer (or to the creditor, if there isn't a lawyer). Keep a copy of your bank  
19.18 statements in case there are questions about your claim. If you ~~do not~~ don't send bank  
19.19 statements to the creditor's attorney lawyer (or to the creditor, if no attorney) bank statements  
19.20 along with your exemption claim, the financial institution may release give your money to  
19.21 the Sheriff creditor. They would do this once the creditor gives them a court order saying  
19.22 they have to turn over the funds.

19.23 2. **Sign** the exemption forms. **Make ~~one~~ a copy to keep for yourself.**

19.24 3. **Mail or deliver** the other copies of the form by (insert date).

19.25 **Both Copies Must Be Mailed or Delivered the Same Day.**

19.26 One copy of the form and the copies of your bank statements go to:

19.27 .....

19.27

19.28

19.29

19.30

20.1

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How The Process Works

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20.19

How The Process Works

If You Do Not Don't Send in the Exemption Form and Bank Statements:





21.20 Sec. 6. Minnesota Statutes 2024, section 550.143, subdivision 3c, is amended to read:

21.21 Subd. 3c. **Form of exemption form.** The exemption form required by this subdivision  
21.22 must be sent as a separate form and must be in substantially the following form:

21.23 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

21.24 COUNTY OF \_\_\_\_\_ JUDICIAL DISTRICT \_\_\_\_\_

21.25 \_\_\_\_\_(Creditor)

21.26 \_\_\_\_\_(Debtor)  
.....

21.27 ~~.....(Financial institution)~~

21.28      **State of Minnesota**      **District Court**

21.29 County of: ..... Judicial District: .....

21.30 Court File Number: .....

21.31 Case Type: .....

21.32 Creditor's full name

21.33 ..... **Exemption Form**

22.1 against

22.2 Debtor's full name

22.3 .....

22.4 Bank's name

22.5 .....

22.6 ~~EXEMPTION FORM~~

### 22.7 A. How Much Money is Protected (Exempt)

22.8 ..... I claim ALL of the money being frozen by the bank is protected.

22.9 ..... I claim SOME of the money is protected. The amount I claim is protected is \$.....

21.20 Sec. 6. Minnesota Statutes 2024, section 550.143, subdivision 3c, is amended to read:

21.21 Subd. 3c. **Form of exemption form.** The exemption form required by this subdivision  
21.22 must be sent as a separate form and must be in substantially the following form:

21.23 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

21.24 COUNTY OF ..... JUDICIAL DISTRICT .....

21.25 \_\_\_\_\_(Creditor)

21.26 \_\_\_\_\_(Debtor)  
.....

21.27 .....(~~Financial institution~~)

21.28      **State of Minnesota**      **District Court**

21.29 County of: ..... Judicial District: .....

21.30 Court File Number: .....

21.31 Case Type: .....

21.32 Creditor's full name

21.33 ..... **Exemption Form**

22.1 against

22.2 Debtor's full name

22.3 .....

22.4 Bank's name

22.5 .....

22.6 ~~EXEMPTION FORM~~

### 22.7 A. How Much Money is Protected (Exempt)

22.8 ..... I claim ALL of the money being frozen by the bank is protected.

22.9 ..... I claim SOME of the money is protected. The amount I claim is protected is \$.....

22.10

B. Why The Money is Protected

22.11

22.12

My money is protected because I get it from one or more of the following places:  
(Check all that apply)

22.13

Earnings (Wages)

22.14

ALL or SOME of my wages may be protected.

22.15

..... Some of my wages are protected because they were only deposited in my account

22.16

in the last 20 days.

22.17

For wages that were deposited in your account within the last 20 days, the amount

22.18

protected is whichever is more:

22.19

(i) 75% or more of your wages (after taxes are taken out), or

22.20

(ii) The current minimum wage times 40 per week. You can find the current minimum

22.21

wage here: <https://www.dli.mn.gov/minwage>.

22.22

All of my wages are protected because:

22.23

..... I get government benefits (a list of government benefits is on the next page)

22.24

..... I am getting other assistance based on need

22.25

..... I have gotten government benefits in the last 6 months

22.26

..... I was in jail or prison in the last 6 months

22.27

If you check one of these 4 boxes, your wages are only protected for 60 days after

22.28

they are deposited in your account. You **MUST send the creditor copies of bank**

22.29

**statements** that show what was in your account **for the 60 days right before the**

22.30

**bank froze your money.**

22.31

..... Government benefits

22.32

Government benefits ~~include, but are not limited to, the following~~ can include many

22.33

things. For example:

22.34

~~MFIP – Minnesota Family Investment Program,~~

22.35

~~MFIP Diversionary Work Program,~~

22.36

~~Work participation cash benefit,~~

22.10

B. Why The Money is Protected

22.11

22.12

My money is protected because I get it from one or more of the following places:  
(Check all that apply)

22.13

Earnings (Wages)

22.14

ALL or SOME of my wages may be protected.

22.15

..... Some of my wages are protected because they were only deposited in my account

22.16

in the last 20 days.

22.17

For wages that were deposited in your account within the last 20 days, the amount

22.18

protected is whichever is more:

22.19

(i) 75% or more of your wages (after taxes are taken out), or

22.20

(ii) The current minimum wage times 40 per week. You can find the current minimum

22.21

wage here: <https://www.dli.mn.gov/minwage>.

22.22

All of my wages are protected because:

22.23

..... I get government benefits (a list of government benefits is on the next page)

22.24

..... I am getting other assistance based on need

22.25

..... I have gotten government benefits in the last 6 months

22.26

..... I was in jail or prison in the last 6 months

22.27

If you check one of these 4 boxes, your wages are only protected for 60 days after

22.28

they are deposited in your account. You **MUST send the creditor copies of bank**

22.29

**statements** that show what was in your account **for the 60 days right before the**

22.30

**bank froze your money.**

22.31

..... Government benefits

22.32

Government benefits ~~include, but are not limited to, the following~~ can include many

22.33

things. For example:

22.34

~~MFIP – Minnesota Family Investment Program,~~

22.35

~~MFIP Diversionary Work Program,~~

22.36

~~Work participation cash benefit,~~

- 22.37 ~~GA—General Assistance,~~
- 22.38 ~~EA—emergency assistance,~~
- 22.39 ~~MA—medical assistance,~~
- 22.40 ~~EGA—emergency general assistance,~~
- 23.1 ~~MSA—Minnesota Supplemental Aid,~~
- 23.2 ~~MSA-~~EA~~—MSA Emergency Assistance,~~
- 23.3 ~~Supplemental Nutrition Assistance Program (SNAP),~~
- 23.4 ~~SSI—Supplemental Security Income,~~
- 23.5 ~~MinnesotaCare,~~
- 23.6 ~~Medicare Part B premium payments,~~
- 23.7 ~~Medicare Part D extra help,~~
- 23.8 ~~Energy or fuel assistance.~~
- 23.9 (i) MFIP - Minnesota Family Investment Program
- 23.10 (ii) DWP - MFIP Diversionary Work Program
- 23.11 (iii) SNAP - Supplemental Nutrition Assistance Program
- 23.12 (iv) GA - General Assistance
- 23.13 (v) EGA - Emergency General Assistance
- 23.14 (vi) MSA - Minnesota Supplemental Aid
- 23.15 (vii) MSA-EA - MSA Emergency Assistance
- 23.16 (viii) EA - Emergency Assistance
- 23.17 (ix) Energy or Fuel Assistance
- 23.18 (x) Work Participation Cash Benefit
- 23.19 (xi) MA - Medical Assistance
- 23.20 (xii) MinnesotaCare

- 22.37 ~~GA—General Assistance,~~
- 22.38 ~~EA—emergency assistance,~~
- 22.39 ~~MA—medical assistance,~~
- 22.40 ~~EGA—emergency general assistance,~~
- 23.1 ~~MSA—Minnesota Supplemental Aid,~~
- 23.2 ~~MSA-~~EA~~—MSA Emergency Assistance,~~
- 23.3 ~~Supplemental Nutrition Assistance Program (SNAP),~~
- 23.4 ~~SSI—Supplemental Security Income,~~
- 23.5 ~~MinnesotaCare,~~
- 23.6 ~~Medicare Part B premium payments,~~
- 23.7 ~~Medicare Part D extra help,~~
- 23.8 ~~Energy or fuel assistance.~~
- 23.9 (i) MFIP - Minnesota Family Investment Program
- 23.10 (ii) DWP - MFIP Diversionary Work Program
- 23.11 (iii) SNAP - Supplemental Nutrition Assistance Program
- 23.12 (iv) GA - General Assistance
- 23.13 (v) EGA - Emergency General Assistance
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- 23.15 (vii) MSA-EA - MSA Emergency Assistance
- 23.16 (viii) EA - Emergency Assistance
- 23.17 (ix) Energy or Fuel Assistance
- 23.18 (x) Work Participation Cash Benefit
- 23.19 (xi) MA - Medical Assistance
- 23.20 (xii) MinnesotaCare

23.21

(xiii) Medicare Part B - Premium Payments help

23.22

(xiv) Medicare Part D - Extra

23.23

(xv) SSI - Supplemental Security Income

23.24

(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), MN Working family

23.25

credit

23.26

(xvii) Renter's Refund (also called Renter's Property Tax Credit)

23.27

~~LIST SOURCE(S) OF FUNDING IN YOUR ACCOUNT~~

23.28

.....

23.29

List the case number and county for every box you checked:

23.30

Case Number: ..... County: .....

23.31

Case Number: ..... County: .....

23.32

Case Number: ..... County: .....

23.33

County: .....

23.34

Government benefits also include:

23.35

..... Social Security benefits

23.36

..... Unemployment benefits

23.37

..... Workers' compensation

23.38

..... ~~Veterans~~ Veterans' benefits

24.1

If you ~~receive~~ get any of these government benefits, include copies of any documents

24.2

~~you have~~ that show you ~~receive Social Security, unemployment, workers'~~

24.3

~~compensation, or veterans benefits~~ get them.

24.4

~~..... Other assistance based on need~~

24.5

~~.....~~ I get other assistance based on need that is not on the list. It comes from: .....

24.6

.....

24.7

Make sure you include copies of any documents that show this.

23.21

(xiii) Medicare Part B - Premium Payments help

23.22

(xiv) Medicare Part D - Extra

23.23

(xv) SSI - Supplemental Security Income

23.24

(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), MN Working family

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~~compensation, or veterans benefits~~ get them.

24.4

~~..... Other assistance based on need~~

24.5

~~.....~~ I get other assistance based on need that is not on the list. It comes from: .....

24.6

.....

24.7

Make sure you include copies of any documents that show this.

24.8

You may have assistance based on need from another source that is not on the list. If you

24.9

do, check this box, and fill in the source of your money on the line below:

24.10

Source:.....

24.11

**~~Include copies of any documents you have that show the source of this money.~~**

24.12

**EARNINGS**

24.13

**~~ALL or SOME of your earnings (wages) may also be protected:~~**

24.14

~~..... All of your earnings (wages) are protected if:~~

24.15

~~..... You get government benefits (see list of government benefits)~~

24.16

~~..... You currently receive other assistance based on need~~

24.17

~~..... You have received government benefits in the last six months~~

24.18

~~..... You were in jail or prison in the last six months~~

24.19

**~~If you check one of these lines, your wages are only protected for 60 days after~~**

24.20

**~~they are deposited in your account so you MUST send the creditor a copy of~~**

24.21

**~~BANK STATEMENTS that show what was in your account for the 60 days right~~**

24.22

**~~before the bank froze your money.~~**

24.23

~~..... Some of your earnings (wages) are protected:~~

24.24

~~If all of your earnings are not exempt, then some of your earnings are still protected~~

24.25

~~for 20 days after they were deposited in your account. The amount protected is the~~

24.26

~~larger amount of:~~

24.27

~~75 percent of your wages (after taxes are taken out); or~~

24.28

~~(insert the sum of the current federal minimum wage) multiplied by 40.~~

24.29

**C. Other Exempt Protected Funds**

24.30

The money from ~~the following~~ these things are also completely protected after they

24.31

are deposited in ~~your~~ my account.

24.32

~~.....~~ Child support

24.33

~~..... An accident, disability, or retirement~~ A retirement, disability, or accident pension

24.34

~~or annuity~~

24.8

You may have assistance based on need from another source that is not on the list. If you

24.9

do, check this box, and fill in the source of your money on the line below:

24.10

Source:.....

24.11

**~~Include copies of any documents you have that show the source of this money.~~**

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24.26

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The money from ~~the following~~ these things are also completely protected after they

24.31

are deposited in ~~your~~ my account.

24.32

~~.....~~ Child support

24.33

~~..... An accident, disability, or retirement~~ A retirement, disability, or accident pension

24.34

~~or annuity~~

24.35 ..... Earnings of my child who is under 18 years of age

24.36 ..... Payments to ~~you~~ me from a life insurance policy

24.37 ..... ~~Earnings of your child who is under 18 years of age~~

24.38 ..... ~~Child support~~

24.39 ..... Money paid to ~~you~~ me from a claim for damage or destruction of property. Property

24.40 includes household goods, farm tools or machinery, tools for ~~your~~ my job, business

25.1 equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,

25.2 furniture, or appliances.

25.3 ..... Death benefits paid to ~~you~~ me

25.4 I give my permission to any agency that has given me ~~each~~ benefits to give information

25.5 about my benefits to the ~~above-named~~ creditor, ~~or its attorney~~ named above or to the creditor's

25.6 lawyer. The information will ~~ONLY concern whether be~~ if I get ~~benefits or not~~ assistance,

25.7 or ~~whether~~ if I have gotten ~~them~~ assistance in the past ~~six~~ 6 months. If I was an inmate in

25.8 the last 6 months, I give my permission to the correctional institution to tell the creditor

25.9 named above or the creditor's lawyer that I was an inmate there.

25.10 If I was an inmate in the last six months, I give my permission to the correctional

25.11 institution to tell the above-named creditor that I was an inmate there.

25.12 You must sign and send this form and send it back to the creditor's Attorney lawyer

25.13 (or to the creditor, if there is no attorney lawyer) and the bank. Remember to include

25.14 a copy of your bank statements for the past 60 days. Fill in the blanks below and go

25.15 back to the instructions to make sure you ~~do~~ did it correctly.

25.16 I ~~have~~ mailed or delivered a copy of this form to the creditor's lawyer (or to the creditor,

25.17 if there is no lawyer) at the address listed below.

25.18 .....

25.19 (Insert name of creditor or creditor's attorney)

25.20 .....

25.21 (Insert address of creditor or creditor's attorney)

25.22 Creditor's Signature: .....

25.23 (or creditor's lawyer's signature)

24.35 ..... Earnings of my child who is under 18 years of age

24.36 ..... Payments to ~~you~~ me from a life insurance policy

24.37 ..... ~~Earnings of your child who is under 18 years of age~~

24.38 ..... ~~Child support~~

24.39 ..... Money paid to ~~you~~ me from a claim for damage or destruction of property. Property

24.40 includes household goods, farm tools or machinery, tools for ~~your~~ my job, business

25.1 equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,

25.2 furniture, or appliances.

25.3 ..... Death benefits paid to ~~you~~ me

25.4 I give my permission to any agency that has given me ~~each~~ benefits to give information

25.5 about my benefits to the ~~above-named~~ creditor, ~~or its attorney~~ named above or to the creditor's

25.6 lawyer. The information will ~~ONLY concern whether be~~ if I get ~~benefits or not~~ assistance,

25.7 or ~~whether~~ if I have gotten ~~them~~ assistance in the past ~~six~~ 6 months. If I was an inmate in

25.8 the last 6 months, I give my permission to the correctional institution to tell the creditor

25.9 named above or the creditor's lawyer that I was an inmate there.

25.10 If I was an inmate in the last six months, I give my permission to the correctional

25.11 institution to tell the above-named creditor that I was an inmate there.

25.12 You must sign and send this form and send it back to the creditor's Attorney lawyer

25.13 (or to the creditor, if there is no attorney lawyer) and the bank. Remember to include

25.14 a copy of your bank statements for the past 60 days. Fill in the blanks below and go

25.15 back to the instructions to make sure you ~~do~~ did it correctly.

25.16 I ~~have~~ mailed or delivered a copy of this form to the creditor's lawyer (or to the creditor,

25.17 if there is no lawyer) at the address listed below.

25.18 .....

25.19 (Insert name of creditor or creditor's attorney)

25.20 .....

25.21 (Insert address of creditor or creditor's attorney)

25.22 Creditor's Signature: .....

25.23 (or creditor's lawyer's signature)

25.24

Creditor's Name: .....

25.25

(or creditor's lawyer's name)

25.26

Street Address: .....

25.27

City/State/Zip: .....

25.28

Phone: ..... Fax: .....

25.29

Email: .....

25.30

I have also mailed or delivered a copy of this exemption form to my bank at the address

25.31

listed in the instructions, below:

25.32

DATED: ..... .....

25.33

DEBTOR

26.1

.....

26.2

DEBTOR ADDRESS

26.3

.....

26.4

DEBTOR TELEPHONE NUMBER

26.5

Bank's Name: .....

26.6

Street Address: .....

26.7

City/State/Zip: .....

26.8

Phone: ..... Fax: .....

26.9

Email: .....

26.10

Date: .....

26.11

Debtor's Signature: .....

26.12

Debtor's Name: .....

25.24

Creditor's Name: .....

25.25

(or creditor's lawyer's name)

25.26

Street Address: .....

25.27

City/State/Zip: .....

25.28

Phone: ..... Fax: .....

25.29

Email: .....

25.30

I have also mailed or delivered a copy of this exemption form to my bank at the address

25.31

listed in the instructions, below:

25.32

DATED: ..... .....

25.33

DEBTOR

26.1

.....

26.2

DEBTOR ADDRESS

26.3

.....

26.4

DEBTOR TELEPHONE NUMBER

26.5

Bank's Name: .....

26.6

Street Address: .....

26.7

City/State/Zip: .....

26.8

Phone: ..... Fax: .....

26.9

Email: .....

26.10

Date: .....

26.11

Debtor's Signature: .....

26.12

Debtor's Name: .....



26.13

Street Address: .....

26.14

City/State/Zip: .....

26.15

Phone: .....

26.16

Email: .....

26.17

Sec. 7. Minnesota Statutes 2024, section 551.05, subdivision 1b, is amended to read:

26.18

Subd. 1b. **Form of notice.** The notice must be a separate form and must be substantially

26.19

in the following form:

26.20

STATE OF MINNESOTA

26.21

COUNTY OF .....

26.22

..... (Creditor)

26.23

..... (Debtor)

26.24

..... (Financial

26.25

..... institution)

26.26

State of Minnesota

26.27

County of: .....

26.28

Court File Number: .....

26.29

Case Type: .....

26.30

Creditor's full name:

26.31

.....

26.32

Debtor's full name:

26.33

.....

26.34

Third Party (bank, employer, or other):

26.35

.....

27.1

IMPORTANT NOTICE

26.13

Street Address: .....

26.14

City/State/Zip: .....

26.15

Phone: .....

26.16

Email: .....

26.17

Sec. 7. Minnesota Statutes 2024, section 551.05, subdivision 1b, is amended to read:

26.18

Subd. 1b. **Form of notice.** The notice must be a separate form and must be substantially

26.19

in the following form:

26.20

STATE OF MINNESOTA

26.21

COUNTY OF .....

26.22

..... (Creditor)

26.23

..... (Debtor)

26.24

..... (Financial

26.25

..... institution)

26.26

State of Minnesota

26.27

County of: .....

26.28

Court File Number: .....

26.29

Case Type: .....

26.30

Creditor's full name:

26.31

.....

26.32

Debtor's full name:

26.33

.....

26.34

Third Party (bank, employer, or other):

26.35

.....

27.1

IMPORTANT NOTICE

27.2

~~YOUR FUNDS HAVE BEEN LEVIED~~

27.3

Money in Your Account Has Been Frozen

27.4

The creditor has frozen money in your account at your ~~financial institution~~ bank.

27.5

**Your account balance is \$.....**

27.6

**The amount being held is \$.....**

27.7

The amount being held ~~will be~~ is frozen for 14 days from the date of this notice.

27.8

**Some of your money in your account may be protected (the legal word is exempt). You**

27.9

**may be able to get it sooner than 14 days if you act quickly and follow the instructions**

27.10

**on the next page.**

27.11

The attached exemption form lists some different ~~sources of ways~~ sources of ways money in your account

27.12

~~that may be protected. If your money is from one or more of these sources, place a check~~

27.13

~~on the line on the form next to the sources of your money. If it is from one of these sources,~~

27.14

~~the Creditor cannot take it comes from a benefit on this list, put a check on the line next to~~

27.15

~~it. The creditor can't take it.~~

27.16

~~BUT, if you want the bank to unfreeze your money, you must follow the instructions and~~

27.17

~~return the exemption form and with copies of your bank statements from the last 60~~

27.18

~~days to have the bank unfreeze your money. Instructions and the form are attached. If you~~

27.19

~~do not don't follow the instructions, your financial institution will give bank gives the money~~

27.20

~~to the your creditor. If your creditor gets an order from the court or writ of execution, your~~

27.21

~~bank gives the money to them. If that happens and it your money is protected, you can still~~

27.22

~~get it back from the creditor later, but that is not as easy to do as filling in the form now.~~

27.23

~~But filling out the form now is easiest.~~

27.24

~~See next pages for instructions and the exemption form.~~

27.25

Sec. 8. Minnesota Statutes 2024, section 551.05, subdivision 1c, is amended to read:

27.26

Subd. 1c. **Form of instructions.** The instructions required must be in a separate form

27.27

and must be substantially in the following form:

27.28

**INSTRUCTIONS**

27.29

**Note:** The creditor is who you owe the money to. You are the debtor.

27.30

1. Fill out **both** of the attached exemption forms in this packet.

27.2

~~YOUR FUNDS HAVE BEEN LEVIED~~

27.3

Money in Your Account Has Been Frozen

27.4

The creditor has frozen money in your account at your ~~financial institution~~ bank.

27.5

**Your account balance is \$.....**

27.6

**The amount being held is \$.....**

27.7

The amount being held ~~will be~~ is frozen for 14 days from the date of this notice.

27.8

**Some of your money in your account may be protected (the legal word is exempt). You**

27.9

**may be able to get it sooner than 14 days if you act quickly and follow the instructions**

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27.13

~~on the line on the form next to the sources of your money. If it is from one of these sources,~~

27.14

~~the Creditor cannot take it comes from a benefit on this list, put a check on the line next to~~

27.15

~~it. The creditor can't take it.~~

27.16

~~BUT, if you want the bank to unfreeze your money, you must follow the instructions and~~

27.17

~~return the exemption form and with copies of your bank statements from the last 60~~

27.18

~~days to have the bank unfreeze your money. Instructions and the form are attached. If you~~

27.19

~~do not don't follow the instructions, your financial institution will give bank gives the money~~

27.20

~~to the your creditor. If your creditor gets an order from the court or writ of execution, your~~

27.21

~~bank gives the money to them. If that happens and it your money is protected, you can still~~

27.22

~~get it back from the creditor later, but that is not as easy to do as filling in the form now.~~

27.23

~~But filling out the form now is easiest.~~

27.24

~~See next pages for instructions and the exemption form.~~

27.25

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Subd. 1c. **Form of instructions.** The instructions required must be in a separate form

27.27

and must be substantially in the following form:

27.28

**INSTRUCTIONS**

27.29

**Note:** The creditor is who you owe the money to. You are the debtor.

27.30

1. Fill out **both** of the attached exemption forms in this packet.

28.1

~~If you check one of the lines, you should also give proof that shows that some or all of~~

28.2

~~the money in your account is from one or more of the protected sources. Creditors~~

28.3

~~may ask for a hearing if they question your exemptions. To avoid a hearing:~~

28.1 ~~If you check one of the lines, you should also give proof that shows that some or all of~~  
28.2 ~~the money in your account is from one or more of the protected sources. Creditors~~  
28.3 ~~may ask for a hearing if they question your exemptions. To avoid a hearing:~~

28.4       ~~Case numbers should be added to the form. Copies of documents should be sent~~  
28.5 ~~with the form.~~

28.6       If you check one of the lines, you should also give proof. Use proof that shows that some  
28.7 or all of the money in your account is from one or more of the protected sources. This might  
28.8 be letters or account statements. Creditors may ask for a hearing if they question your  
28.9 exemptions.

28.10       **To avoid a hearing:**

28.11       (i) Case numbers should be added to the form.

28.12       (ii) Copies of documents should be sent with the form.

28.13       ~~Notice: YOU MUST SEND TO THE CREDITOR'S ATTORNEY (OR TO THE~~  
28.14 ~~CREDITOR, IF NO ATTORNEY) COPIES OF YOUR BANK STATEMENTS FOR~~  
28.15 ~~THE PAST 60 DAYS BEFORE THE LEVY. Keep a copy of your bank statements in~~  
28.16 ~~case there are questions about your claim. If you do not send to the creditor's attorney~~  
28.17 ~~(or to the creditor, if no attorney) bank statements with your exemption claim, the~~  
28.18 ~~financial institution may release your money to the creditor.~~

28.19       Notice: You must send copies of your bank statements for the past 60 days before the  
28.20 garnishment. Send them to the creditor (or to the creditor's lawyer). Keep a copy of your  
28.21 bank statements in case there are questions about your claim. If you don't send bank  
28.22 statements to the creditor (or to the creditor's lawyer) along with your exemption claim, the  
28.23 financial institution may give your money to the creditor. They would do this once the  
28.24 creditor gives them a court order saying they have to turn over the funds.

28.25       2. **Sign** the exemption forms. **Make one copy to keep for yourself.**

28.26       3. **Mail or deliver** the other copies of the form by (insert date).

28.27       **Both Copies Must Be Mailed or Delivered the Same Day.**

28.28       One copy of the form and the copies of your bank statements go to:

28.29       Creditor's Name: .....

28.30       ~~(Insert name of creditor or creditor's attorney)~~ (or creditor's lawyer's name)

28.4       ~~Case numbers should be added to the form. Copies of documents should be sent~~  
28.5 ~~with the form.~~

28.6       If you check one of the lines, you should also give proof. Use proof that shows that some  
28.7 or all of the money in your account is from one or more of the protected sources. This might  
28.8 be letters or account statements. Creditors may ask for a hearing if they question your  
28.9 exemptions.

28.10       **To avoid a hearing:**

28.11       (i) Case numbers should be added to the form.

28.12       (ii) Copies of documents should be sent with the form.

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28.14 ~~CREDITOR, IF NO ATTORNEY) COPIES OF YOUR BANK STATEMENTS FOR~~  
28.15 ~~THE PAST 60 DAYS BEFORE THE LEVY. Keep a copy of your bank statements in~~  
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28.25       2. **Sign** the exemption forms. **Make one copy to keep for yourself.**

28.26       3. **Mail or deliver** the other copies of the form by (insert date).

28.27       **Both Copies Must Be Mailed or Delivered the Same Day.**

28.28       One copy of the form and the copies of your bank statements go to:

28.29       Creditor's Name: .....

28.30       ~~(Insert name of creditor or creditor's attorney)~~ (or creditor's lawyer's name)

28.31       Street Address: .....

28.32       ~~(Insert address of creditor or creditor's attorney)~~ City/State/Zip: .....

28.31 Street Address: .....

28.32 ~~(Insert address of creditor or creditor's attorney)~~ City/State/Zip: .....

29.1 Phone: ..... Fax: .....

29.2 Email: .....

29.3 One copy goes to:

29.4 Bank's Name: .....

29.5 ~~(Insert name of bank)~~ Street Address: .....

29.6 City/State/Zip: .....

29.7 ~~(Insert address of bank)~~ Phone: ..... Fax: .....

29.8 Email: .....

**How The Process Works**

**29.10 If You ~~Do Not~~ Don't Send in the Exemption Form and Bank Statements:**

29.11 14 days after the date of this letter some or all of your money may be turned over to the

29.12 creditor ~~pursuant to Minnesota statute.~~ This happens once they get an order from the court

29.13 telling the bank to do this.

**29.14 If You Do Send in the Exemption Form and Bank Statements:**

29.15 Any money that is NOT protected can be turned over to the creditor once they get an order

29.16 from the court.

**29.17 If the Creditor Does Not Object to Your Claimed Exemptions:**

29.18 ~~The financial institution will unfreeze your money six business days after the institution~~

29.19 ~~gets your completed form.~~ The bank should unfreeze your money 6 business days after they

29.20 get your completed form. If they don't, ask the creditor or the creditor's lawyer to send a

29.21 release letter to the bank.

**29.22 If the Creditor Objects to Your Claimed Exemptions:**

29.23 The money you ~~have~~ said is protected on the form ~~will be~~ is held by the bank. The creditor

29.24 has ~~six 6~~ business days to object (disagree) and ask the court to hold a hearing. You ~~will~~

29.25 receive get a Notice of Objection and a Notice of Hearing.

29.1 Phone: ..... Fax: .....

29.2 Email: .....

29.3 One copy goes to:

29.4 Bank's Name: .....

29.5 ~~(Insert name of bank)~~ Street Address: .....

29.6 City/State/Zip: .....

29.7 ~~(Insert address of bank)~~ Phone: ..... Fax: .....

29.8 Email: .....

**How The Process Works**

**29.10 If You ~~Do Not~~ Don't Send in the Exemption Form and Bank Statements:**

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29.24 has ~~six 6~~ business days to object (disagree) and ask the court to hold a hearing. You ~~will~~

29.25 receive get a Notice of Objection and a Notice of Hearing.

29.26 ~~The financial institution will hold~~ bank holds the money until a court decides ~~whether if~~

29.27 your money is protected or not. Some reasons a creditor may object are because you ~~did~~

29.28 not didn't send copies of your bank statements or other proof of the benefits you ~~received~~

29.29 got. Be sure to include these when you send your exemption form.

29.26 The ~~financial institution will hold~~ bank holds the money until a court decides ~~whether if~~  
29.27 your money is protected or not. Some reasons a creditor may object are because you ~~did~~  
29.28 ~~not~~ didn't send copies of your bank statements or other proof of the benefits you ~~received~~  
29.29 got. Be sure to include these when you send your exemption form.

29.30 You may want to talk to a lawyer for advice about this process. If you are low income you  
29.31 can call Legal Aid statewide at 1(877) 696-6529.

29.32 **PENALTIES Warnings and Fines:**

30.1 If you claim that your money is protected and a court decides you made that claim in bad  
30.2 faith, ~~the court~~ they can order you to pay costs, actual damages, ~~attorney~~ lawyer fees, and  
30.3 ~~an additional amount of~~ a fine up to \$100. Bad faith is when someone does something wrong  
30.4 on purpose. For example, it may be bad faith if you claim you ~~receive~~ get government  
30.5 benefits ~~that you do not receive~~ and you don't.

30.6 If the creditor made a bad faith objection to your claim that your money is protected, the  
30.7 court can order them to pay costs, actual damages, ~~attorney~~ lawyer fees, and ~~an additional~~  
30.8 ~~amount of a fine~~ up to \$100.

30.9 Sec. 9. Minnesota Statutes 2024, section 551.05, subdivision 1d, is amended to read:

30.10 Subd. 1d. **Form of exemption form.** The exemption form required by this subdivision  
30.11 must be a separate form and must be in substantially the following form:

30.12 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~  
30.13 ~~COUNTY OF .....~~ ~~.....JUDICIAL DISTRICT~~  
30.14 ~~..... (Creditor)~~  
30.15 ~~..... (Debtor)~~  
30.16 ~~..... (Financial~~  
30.17 ~~institution)~~

30.18 State of Minnesota District Court  
30.19 County of: ..... Judicial District: .....  
30.20 Court File Number: .....  
30.21 Case Type: .....  
30.22 Creditor's full name:

29.30 You may want to talk to a lawyer for advice about this process. If you are low income you  
29.31 can call Legal Aid statewide at 1(877) 696-6529.

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30.3 ~~an additional amount of~~ a fine up to \$100. Bad faith is when someone does something wrong  
30.4 on purpose. For example, it may be bad faith if you claim you ~~receive~~ get government  
30.5 benefits ~~that you do not receive~~ and you don't.

30.6 If the creditor made a bad faith objection to your claim that your money is protected, the  
30.7 court can order them to pay costs, actual damages, ~~attorney~~ lawyer fees, and ~~an additional~~  
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30.16 ~~..... (Financial~~  
30.17 ~~institution)~~

30.18 State of Minnesota District Court  
30.19 County of: ..... Judicial District: .....  
30.20 Court File Number: .....  
30.21 Case Type: .....  
30.22 Creditor's full name:



- 31.13 ... I have gotten government benefits in the last 6 months
- 31.14 ... I was in jail or prison in the last 6 months
- 31.15 If you check one of these 4 boxes, your wages are only protected for 60 days
- 31.16 after they are deposited in your account. You **MUST send the creditor copies**
- 31.17 **of bank statements that show what was in your account for the 60 days right**
- 31.18 **before the bank froze your money.**
- 31.19 ----- **Government benefits**
- 31.20 Government benefits can include, ~~but are not limited to, the following~~ many things.
- 31.21 For example:
- 31.22 ~~MFIP~~ Minnesota family investment program,
- 31.23 ~~MFIP Diversionary Work Program,~~
- 31.24 ~~Work participation cash benefit,~~
- 31.25 ~~GA~~ general assistance,
- 31.26 ~~EA~~ emergency assistance,
- 31.27 ~~MA~~ medical assistance,
- 31.28 ~~EGA~~ emergency general assistance,
- 31.29 ~~MSA~~ Minnesota supplemental aid,
- 31.30 ~~MSA-EA~~ MSA emergency assistance,
- 31.31 ~~Supplemental Nutrition Assistance Program (SNAP),~~
- 31.32 ~~SSI~~ Supplemental Security Income,
- 31.33 ~~MinnesotaCare,~~
- 31.34 ~~Medicare Part B premium payments,~~
- 31.35 ~~Medicare Part D extra help,~~
- 31.36 ~~Energy or fuel assistance.~~
- 31.37 ~~LIST SOURCE(S) OF FUNDING IN YOUR ACCOUNT~~

- 31.13 ... I have gotten government benefits in the last 6 months
- 31.14 ... I was in jail or prison in the last 6 months
- 31.15 If you check one of these 4 boxes, your wages are only protected for 60 days
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- 31.25 ~~GA~~ general assistance,
- 31.26 ~~EA~~ emergency assistance,
- 31.27 ~~MA~~ medical assistance,
- 31.28 ~~EGA~~ emergency general assistance,
- 31.29 ~~MSA~~ Minnesota supplemental aid,
- 31.30 ~~MSA-EA~~ MSA emergency assistance,
- 31.31 ~~Supplemental Nutrition Assistance Program (SNAP),~~
- 31.32 ~~SSI~~ Supplemental Security Income,
- 31.33 ~~MinnesotaCare,~~
- 31.34 ~~Medicare Part B premium payments,~~
- 31.35 ~~Medicare Part D extra help,~~
- 31.36 ~~Energy or fuel assistance.~~
- 31.37 ~~LIST SOURCE(S) OF FUNDING IN YOUR ACCOUNT~~

31.38	
31.39	<b><del>LIST THE CASE NUMBER AND COUNTY</del></b>
31.40	Case Number: .....
32.1	County: .....
32.2	<b>Government benefits also include:</b>
32.3	..... <b>Social Security benefits</b>
32.4	..... <b>Unemployment benefits</b>
32.5	..... <b>Workers' compensation</b>
32.6	..... <b>Veterans benefits</b>
32.7	<b>If you receive any of these government benefits, include copies of any documents</b>
32.8	<b>you have that show you receive Social Security, unemployment, workers'</b>
32.9	<b>compensation, or veterans benefits.</b>
32.10	..... <b>Other assistance based on need</b>
32.11	You may have assistance based on need from another source that is not on the list. If you
32.12	do, check this box, and fill in the source of your money on the line below:
32.13	Source: .....
32.14	<b>Include copies of any documents you have that show the source of this money.</b>
32.15	<b><del>EARNINGS</del></b>
32.16	<b><del>ALL or SOME of your earnings (wages) may also be protected.</del></b>
32.17	..... <b><del>All of your earnings (wages) are protected if:</del></b>
32.18	..... <b><del>You get government benefits (see list of government benefits)</del></b>
32.19	..... <b><del>You currently receive other assistance based on need</del></b>
32.20	..... <b><del>You have received government benefits in the last six months</del></b>
32.21	..... <b><del>You were in jail or prison in the last six months</del></b>
32.22	<b>If you check one of these lines, your wages are only protected for 60 days after they</b>
32.23	<b>are deposited in your account so you MUST send the creditor a copy of BANK</b>

31.38

31.39 **~~LIST THE CASE NUMBER AND COUNTY~~**

31.40 ~~Case Number:.....~~

32.1 ~~County:.....~~

32.2 **~~Government benefits also include:~~**

32.3 ~~..... Social Security benefits~~

32.4 ~~..... Unemployment benefits~~

32.5 ~~..... Workers' compensation~~

32.6 ~~..... Veterans benefits~~

32.7 **~~If you receive any of these government benefits, include copies of any documents~~**

32.8 **~~you have that show you receive Social Security, unemployment, workers'~~**

32.9 **~~compensation, or veterans benefits.~~**

32.10 ~~..... Other assistance based on need~~

32.11 You may have assistance based on need from another source that is not on the list. If you

32.12 do, check this box, and fill in the source of your money on the line below:

32.13 ~~Source:.....~~

32.14 **~~Include copies of any documents you have that show the source of this money.~~**

32.15 **EARNINGS**

32.16 **~~ALL or SOME of your earnings (wages) may also be protected.~~**

32.17 ~~..... All of your earnings (wages) are protected if:~~

32.18 ~~..... You get government benefits (see list of government benefits)~~

32.19 ~~..... You currently receive other assistance based on need~~

32.20 ~~..... You have received government benefits in the last six months~~

32.21 ~~..... You were in jail or prison in the last six months~~

32.22 **If you check one of these lines, your wages are only protected for 60 days after they**

32.23 **are deposited in your account so you MUST send the creditor a copy of BANK**



32.24 ~~STATEMENTS that show what was in your account for the 60 days right before~~  
32.25 ~~the bank froze your money.~~

32.26 ..... ~~Some of your earnings (wages) are protected.~~

32.27 If all of your earnings are not exempt, then some of your earnings are still protected  
32.28 for 20 days after they were deposited in your account. The amount protected is the  
32.29 larger amount of:

32.30 75 percent of your wages (after taxes are taken out); or

32.31 (insert the sum of the current federal minimum wage) multiplied by 40.

32.32 **OTHER EXEMPT FUNDS**

32.33 The money from the following are also completely protected after they are deposited  
32.34 in your account.

32.35 ..... ~~An accident, disability, or retirement pension or annuity~~

32.36 ..... ~~Payments to you from a life insurance policy~~

32.37 ..... ~~Earnings of your child who is under 18 years of age~~

32.38 ..... ~~Child support~~

33.1 ..... ~~Money paid to you from a claim for damage or destruction of property~~ Property  
33.2 includes household goods, farm tools or machinery, tools for your job, business  
33.3 equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,  
33.4 furniture, or appliances.

33.5 ..... ~~Death benefits paid to you~~

33.6 (i) MFIP - Minnesota Family Investment Program

33.7 (ii) DWP - MFIP Diversionary Work Program

33.8 (iii) SNAP - Supplemental Nutrition Assistance Program

33.9 (iv) GA - General Assistance

33.10 (v) EGA - Emergency General Assistance

33.11 (vi) MSA - Minnesota Supplemental Aid

32.24 ~~STATEMENTS that show what was in your account for the 60 days right before~~  
32.25 ~~the bank froze your money.~~

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33.11 (vi) MSA - Minnesota Supplemental Aid

- 33.12

(vii) MSA-EA - MSA Emergency Assistance
- 33.13

(viii) EA - Emergency Assistance
- 33.14

(ix) Energy or Fuel Assistance
- 33.15

(x) Work Participation Cash Benefit
- 33.16

(xi) MA - Medical Assistance
- 33.17

(xii) MinnesotaCare
- 33.18

(xiii) Medicare Part B - Premium Payments help
- 33.19

(xiv) Medicare Part D - Extra
- 33.20

(xv) SSI - Supplemental Security Income
- 33.21

(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working
- 33.22

Family Credit
- 33.23

(xvii) Renter's Refund (also called Renter's Property Tax Credit)
- 33.24

List the case number and county for every
- 33.25

box you checked:
- 33.26

Case Number: ..... County: .....
- 33.27

Case Number: ..... County: .....
- 33.28

Case Number: ..... County: .....
- 33.29

Government benefits also include:
- 33.30

... Social Security benefits
- 33.31

... Unemployment benefits
- 33.32

... Workers' compensation
- 33.33

... Veterans' benefits
- 33.34

If you get any of these government benefits, include copies of any documents that show
- 33.35

you get them.
- 33.36

... I get other assistance based on need that is not on the list. It comes from:

- 33.12

(vii) MSA-EA - MSA Emergency Assistance
- 33.13

(viii) EA - Emergency Assistance
- 33.14

(ix) Energy or Fuel Assistance
- 33.15

(x) Work Participation Cash Benefit
- 33.16

(xi) MA - Medical Assistance
- 33.17

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- 33.18

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- 33.27

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- 33.28

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- 33.29

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- 33.30

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- 33.31

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- 33.32

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- 33.33

... Veterans' benefits
- 33.34

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- 33.35

you get them.
- 33.36

... I get other assistance based on need that is not on the list. It comes from:

33.37 .....  
34.1 Make sure you include copies of any documents that show this.  
  
34.2 C. Other Protected Funds  
34.3 The money from these things are also completely protected after they are deposited  
34.4 in my account.  
34.5 ... Child Support  
34.6 ... A retirement, disability, or accident pension or annuity  
34.7 ... Earnings of my child who is under 18 years of age  
34.8 ... Payments to me from a life insurance policy  
34.9 ... Money paid to me from a claim for damage or destruction of property. Property  
34.10 includes household goods, farm tools or machinery, tools for my job, business  
34.11 equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,  
34.12 furniture, or appliances.  
34.13 ... Death benefits paid to me  
  
34.14 I give my permission to any agency that has given me ~~cash~~ benefits to give information  
34.15 about my benefits to the ~~above named creditor, or its attorney~~ creditor named above or to  
34.16 the creditor's lawyer. The information will ~~ONLY concern whether I get benefits or not, or~~  
34.17 ~~whether I have gotten them in the past six months~~ be if I get assistance, or if I have gotten  
34.18 assistance in the past 6 months. If I was an inmate in the last ~~six~~ 6 months, I give my  
34.19 permission to the correctional institution to tell the ~~above named~~ creditor named above or  
34.20 the creditor's lawyer that I was an inmate there.  
  
34.21 ~~YOU MUST SIGN AND SEND THIS FORM BACK TO THE CREDITOR'S~~  
34.22 ~~ATTORNEY (OR TO THE CREDITOR, IF NO ATTORNEY) AND THE BANK.~~  
34.23 ~~REMEMBER TO INCLUDE A COPY OF YOUR BANK STATEMENTS FOR THE~~  
34.24 ~~PAST 60 DAYS. FILL IN THE BLANKS BELOW AND GO BACK TO THE~~  
34.25 ~~INSTRUCTIONS TO MAKE SURE YOU DO IT CORRECTLY.~~  
  
34.26 You must sign this form and send it back to the creditor's lawyer (or to the creditor,  
34.27 if there is no lawyer) and the bank. Remember to include a copy of your bank  
34.28 statements for the past 60 days. Fill in the blanks below and go back to the instructions  
34.29 to make sure you did it correctly.  
  
34.30 I have mailed or delivered a copy of this form to the creditor (or creditor's lawyer) at  
34.31 the address listed below.

33.37 .....  
34.1 Make sure you include copies of any documents that show this.  
  
34.2 C. Other Protected Funds  
34.3 The money from these things are also completely protected after they are deposited  
34.4 in my account.  
34.5 ... Child Support  
34.6 ... A retirement, disability, or accident pension or annuity  
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34.11 equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,  
34.12 furniture, or appliances.  
34.13 ... Death benefits paid to me  
  
34.14 I give my permission to any agency that has given me ~~cash~~ benefits to give information  
34.15 about my benefits to the ~~above named creditor, or its attorney~~ creditor named above or to  
34.16 the creditor's lawyer. The information will ~~ONLY concern whether I get benefits or not, or~~  
34.17 ~~whether I have gotten them in the past six months~~ be if I get assistance, or if I have gotten  
34.18 assistance in the past 6 months. If I was an inmate in the last ~~six~~ 6 months, I give my  
34.19 permission to the correctional institution to tell the ~~above named~~ creditor named above or  
34.20 the creditor's lawyer that I was an inmate there.  
  
34.21 ~~YOU MUST SIGN AND SEND THIS FORM BACK TO THE CREDITOR'S~~  
34.22 ~~ATTORNEY (OR TO THE CREDITOR, IF NO ATTORNEY) AND THE BANK.~~  
34.23 ~~REMEMBER TO INCLUDE A COPY OF YOUR BANK STATEMENTS FOR THE~~  
34.24 ~~PAST 60 DAYS. FILL IN THE BLANKS BELOW AND GO BACK TO THE~~  
34.25 ~~INSTRUCTIONS TO MAKE SURE YOU DO IT CORRECTLY.~~  
  
34.26 You must sign this form and send it back to the creditor's lawyer (or to the creditor,  
34.27 if there is no lawyer) and the bank. Remember to include a copy of your bank  
34.28 statements for the past 60 days. Fill in the blanks below and go back to the instructions  
34.29 to make sure you did it correctly.  
  
34.30 I have mailed or delivered a copy of this form to the creditor (or creditor's lawyer) at  
34.31 the address listed below.

34.32

Creditor's Signature: .....

34.33

(Insert name of creditor or creditor's attorney lawyer's signature)

34.34

Creditor's Name: .....

34.35

(Insert address of creditor or creditor's attorney lawyer's name)

35.1

Street Address: .....

35.2

City/State/Zip: .....

35.3

Phone: ..... Fax: .....

35.4

Email: .....

35.5

I have also mailed or delivered a copy of this exemption form to my bank at the address

35.6

listed in the instructions below:

35.7

DATED: .....

35.8

DEBTOR

35.9

.....

35.10

DEBTOR ADDRESS

35.11

.....

35.12

DEBTOR TELEPHONE NUMBER

35.13

Bank's Name: .....

35.14

Street Address: .....

35.15

City/State/Zip: .....

35.16

Phone: ..... Fax: .....

35.17

Email: .....

34.32

Creditor's Signature: .....

34.33

(Insert name of creditor or creditor's attorney lawyer's signature)

34.34

Creditor's Name: .....

34.35

(Insert address of creditor or creditor's attorney lawyer's name)

35.1

Street Address: .....

35.2

City/State/Zip: .....

35.3

Phone: ..... Fax: .....

35.4

Email: .....

35.5

I have also mailed or delivered a copy of this exemption form to my bank at the address

35.6

listed in the instructions below:

35.7

DATED: .....

35.8

DEBTOR

35.9

.....

35.10

DEBTOR ADDRESS

35.11

.....

35.12

DEBTOR TELEPHONE NUMBER

35.13

Bank's Name: .....

35.14

Street Address: .....

35.15

City/State/Zip: .....

35.16

Phone: ..... Fax: .....

35.17

Email: .....

35.18 Date: .....

35.19 Debtor's Signature: .....

35.20 Debtor's Name: .....

35.21 Street Address: .....

35.22 City/State/Zip: .....

35.23 Phone: .....

35.24 Email: .....

35.25     Sec. 10. Minnesota Statutes 2024, section 551.06, subdivision 6, is amended to read:

35.26           Subd. 6. **Earnings exemption notice.** Before the first levy on earnings, the attorney for

35.27 the judgment creditor shall serve upon the judgment debtor no less than ten days before the

35.28 service of the writ of execution, a notice that the writ of execution may be served on the

35.29 judgment debtor's employer. The notice must: (1) be substantially in the form set forth

35.30 below; (2) be served personally, in the manner of a summons and complaint, or by first

35.31 class mail to the last known address of the judgment debtor; (3) inform the judgment debtor

35.32 that an execution levy may be served on the judgment debtor's employer in ten days, and

35.33 that the judgment debtor may, within that time, cause to be served on the judgment creditor's

35.34 attorney a signed statement under penalties of perjury asserting an entitlement to an

35.35 exemption from execution; (4) inform the judgment debtor of the earnings exemptions

36.1 contained in section 550.37, subdivision 14; and (5) advise the judgment debtor of the relief

36.2 set forth in this chapter to which the judgment debtor may be entitled if a judgment creditor

36.3 in bad faith disregards a valid claim and the fee, costs, and penalty that may be assessed

36.4 against a judgment debtor who in bad faith falsely claims an exemption or in bad faith takes

36.5 action to frustrate the execution process. The notice requirement of this subdivision does

36.6 not apply to a levy on earnings being held by an employer pursuant to a garnishment

36.7 summons served in compliance with chapter 571.

36.8           The ten-day notice informing a judgment debtor that a writ of execution may be used

36.9 to levy the earnings of an individual must be substantially in the following form:

36.10 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

36.11 ~~COUNTY OF .....~~ ~~.....JUDICIAL DISTRICT~~

36.12 ~~..... (Judgment Creditor)~~

36.13 ~~against~~

35.18 Date: .....

35.19 Debtor's Signature: .....

35.20 Debtor's Name: .....

35.21 Street Address: .....

35.22 City/State/Zip: .....

35.23 Phone: .....

35.24 Email: .....

35.25     Sec. 10. Minnesota Statutes 2024, section 551.06, subdivision 6, is amended to read:

35.26           Subd. 6. **Earnings exemption notice.** Before the first levy on earnings, the attorney for

35.27 the judgment creditor shall serve upon the judgment debtor no less than ten days before the

35.28 service of the writ of execution, a notice that the writ of execution may be served on the

35.29 judgment debtor's employer. The notice must: (1) be substantially in the form set forth

35.30 below; (2) be served personally, in the manner of a summons and complaint, or by first

35.31 class mail to the last known address of the judgment debtor; (3) inform the judgment debtor

35.32 that an execution levy may be served on the judgment debtor's employer in ten days, and

35.33 that the judgment debtor may, within that time, cause to be served on the judgment creditor's

35.34 attorney a signed statement under penalties of perjury asserting an entitlement to an

35.35 exemption from execution; (4) inform the judgment debtor of the earnings exemptions

36.1 contained in section 550.37, subdivision 14; and (5) advise the judgment debtor of the relief

36.2 set forth in this chapter to which the judgment debtor may be entitled if a judgment creditor

36.3 in bad faith disregards a valid claim and the fee, costs, and penalty that may be assessed

36.4 against a judgment debtor who in bad faith falsely claims an exemption or in bad faith takes

36.5 action to frustrate the execution process. The notice requirement of this subdivision does

36.6 not apply to a levy on earnings being held by an employer pursuant to a garnishment

36.7 summons served in compliance with chapter 571.

36.8           The ten-day notice informing a judgment debtor that a writ of execution may be used

36.9 to levy the earnings of an individual must be substantially in the following form:

36.10 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

36.11 ~~COUNTY OF .....~~ ~~.....JUDICIAL DISTRICT~~

36.12 ~~..... (Judgment Creditor)~~

36.13 ~~against~~

36.14 EXECUTION EXEMPTION

36.15 NOTICE AND NOTICE OF

36.16 ..... (Judgment Debtor) INTENT TO LEVY ON EARNINGS

36.17 and WITHIN TEN DAYS

36.18 ..... (Third Party)

36.19 PLEASE TAKE NOTICE that A levy may be served upon your employer or other third

36.20 parties, without any further court proceedings or notice to you, ten days or more from the

36.21 date hereof. Your earnings are completely exempt from execution levy if you are now a

36.22 recipient of relief based on need, if you have been a recipient of relief within the last six

36.23 months, or if you have been an inmate of a correctional institution in the last six months.

36.24 Relief based on need includes the Minnesota Family Investment Program (MFIP);

36.25 Emergency Assistance (EA), Work First Program, Medical Assistance (MA), General

36.26 Assistance (GA), Emergency General Assistance (EGA), Minnesota Supplemental Aid

36.27 (MSA), MSA Emergency Assistance (MSA-EA), Supplemental Security Income (SSI), and

36.28 Energy Assistance.

36.29 If you wish to claim an exemption, you should fill out the appropriate form below, sign

36.30 it, and send it to the judgment creditor's attorney.

36.31 You may wish to contact the attorney for the judgment creditor in order to arrange for

36.32 a settlement of the debt or contact an attorney to advise you about exemptions or other

36.33 rights.

37.1 State of Minnesota District Court

37.2 County of: ..... Judicial District: .....

37.3 Court File Number: .....

37.4 Case Type: .....

37.5 Creditor's full name:

37.6 ..... Execution Exemption Notice and Notice of

37.7 against Intent to Levy on Earnings

37.8 Debtor's full name:

36.14 EXECUTION EXEMPTION

36.15 NOTICE AND NOTICE OF

36.16 ..... (Judgment Debtor) INTENT TO LEVY ON EARNINGS

36.17 and WITHIN TEN DAYS

36.18 ..... (Third Party)

36.19 PLEASE TAKE NOTICE that A levy may be served upon your employer or other third

36.20 parties, without any further court proceedings or notice to you, ten days or more from the

36.21 date hereof. Your earnings are completely exempt from execution levy if you are now a

36.22 recipient of relief based on need, if you have been a recipient of relief within the last six

36.23 months, or if you have been an inmate of a correctional institution in the last six months.

36.24 Relief based on need includes the Minnesota Family Investment Program (MFIP);

36.25 Emergency Assistance (EA), Work First Program, Medical Assistance (MA), General

36.26 Assistance (GA), Emergency General Assistance (EGA), Minnesota Supplemental Aid

36.27 (MSA), MSA Emergency Assistance (MSA-EA), Supplemental Security Income (SSI), and

36.28 Energy Assistance.

36.29 If you wish to claim an exemption, you should fill out the appropriate form below, sign

36.30 it, and send it to the judgment creditor's attorney.

36.31 You may wish to contact the attorney for the judgment creditor in order to arrange for

36.32 a settlement of the debt or contact an attorney to advise you about exemptions or other

36.33 rights.

37.1 State of Minnesota District Court

37.2 County of: ..... Judicial District: .....

37.3 Court File Number: .....

37.4 Case Type: .....

37.5 Creditor's full name:

37.6 ..... Execution Exemption Notice and Notice of

37.7 against Intent to Levy on Earnings

37.8 Debtor's full name:

37.9 .....

37.10 and

37.11 Third Party (bank, employer, or other):

37.12 .....

37.13 Notice: A levy may be served on your employer or other third parties. A levy means that  
37.14 part of your earnings can be taken to pay off debts that you owe. This can happen in  
37.15 10 days or more after you get this notice. This can happen without any other court action  
37.16 or notice to you. But some of your money may be protected.

37.17 Your earnings cannot be taken if:

37.18 (i) you are getting government assistance based on need,

37.19 (ii) you got any government assistance based on need in the last 6 months, or

37.20 (iii) you were an inmate of a correctional institution in the last 6 months.

37.21 These are called exemptions. Your money is NOT protected unless you fill out the  
37.22 Exemption Claim Notice attached and send it back to the creditor or the creditor's  
37.23 lawyer. If you are not sure if you have any exemptions, talk to a lawyer.

37.24 You can also contact the creditor or their lawyer to talk about a settlement of the debt.

37.25 Examples of government assistance based on need:

37.26 (i) MFIP - Minnesota Family Investment Program

37.27 (ii) DWP - MFIP Diversionary Work Program

37.28 (iii) SNAP - Supplemental Nutrition Assistance Program

37.29 (iv) GA - General Assistance

37.30 (v) EGA - Emergency General Assistance

37.31 (vi) MSA - Minnesota Supplemental Aid

37.32 (vii) MSA-EA - MSA Emergency Assistance

37.33 (viii) EA - Emergency Assistance

37.9 .....

37.10 and

37.11 Third Party (bank, employer, or other):

37.12 .....

37.13 Notice: A levy may be served on your employer or other third parties. A levy means that  
37.14 part of your earnings can be taken to pay off debts that you owe. This can happen in  
37.15 10 days or more after you get this notice. This can happen without any other court action  
37.16 or notice to you. But some of your money may be protected.

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37.20 (iii) you were an inmate of a correctional institution in the last 6 months.

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37.22 Exemption Claim Notice attached and send it back to the creditor or the creditor's  
37.23 lawyer. If you are not sure if you have any exemptions, talk to a lawyer.

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37.25 Examples of government assistance based on need:

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37.27 (ii) DWP - MFIP Diversionary Work Program

37.28 (iii) SNAP - Supplemental Nutrition Assistance Program

37.29 (iv) GA - General Assistance

37.30 (v) EGA - Emergency General Assistance

37.31 (vi) MSA - Minnesota Supplemental Aid

37.32 (vii) MSA-EA - MSA Emergency Assistance

37.33 (viii) EA - Emergency Assistance

37.34	<u>(ix) Energy or Fuel Assistance</u>
38.1	<u>(x) Work Participation Cash Benefit</u>
38.2	<u>(xi) MA - Medical Assistance</u>
38.3	<u>(xii) MinnesotaCare</u>
38.4	<u>(xiii) Medicare Part B - Premium Payments help</u>
38.5	<u>(xiv) Medicare Part D - Extra</u>
38.6	<u>(xv) SSI - Supplemental Security Income</u>
38.7	<u>(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working</u>
38.8	<u>Family Credit</u>
38.9	<u>(xvii) Renter's Refund (also called Renter's Property Tax Credit)</u>
38.10	<b><u>PENALTIES Warnings and Fines</u></b>
38.11	<del>(1) Be advised that even if you claim an exemption, an execution levy may still be served</del>
38.12	<del>on your employer. If your earnings are levied on after you claim an exemption, you may</del>
38.13	<del>petition the court for a determination of your exemption. If the court finds that the</del>
38.14	<del>judgment creditor disregarded your claim of exemption in bad faith, you will be entitled</del>
38.15	<del>to costs, reasonable attorney fees, actual damages, and an amount not to exceed \$100.</del>
38.16	<del>Even if you claim an exemption, a levy may still be served on your employer. If they</del>
38.17	<del>take money from you after you claim an exemption, you may ask the court to review</del>
38.18	<del>your exemption. If the court finds that the creditor ignored your claim of exemption in</del>
38.19	<del>bad faith, you are entitled to costs, reasonable lawyer fees, actual damages, and a fine</del>
38.20	<del>up to \$100. Bad faith is when someone does something wrong on purpose.</del>
38.21	<del>(2) HOWEVER, BE WARNED if you claim an exemption, the judgment creditor can</del>
38.22	<del>also petition the court for a determination of your exemption, and if the court finds that</del>
38.23	<del>you claimed an exemption in bad faith, you will be assessed costs and reasonable</del>
38.24	<del>attorney's fees plus an amount not to exceed \$100. BUT if you claim an exemption, the</del>
38.25	<del>creditor can also ask the court to review your exemption. If the court finds that you</del>
38.26	<del>claimed an exemption in bad faith, you are charged costs and reasonable lawyer fees,</del>
38.27	<del>and a fine up to \$100.</del>
38.28	<del>(3) If after receipt of this notice, you in bad faith take action to frustrate the execution</del>
38.29	<del>levy, thus requiring the judgment creditor to petition the court to resolve the problem,</del>
38.30	<del>you will be liable to the judgment creditor for costs and reasonable attorney's fees plus</del>
38.31	<del>an amount not to exceed \$100. If you get this notice, then do something in bad faith to</del>

37.34	<u>(ix) Energy or Fuel Assistance</u>
38.1	<u>(x) Work Participation Cash Benefit</u>
38.2	<u>(xi) MA - Medical Assistance</u>
38.3	<u>(xii) MinnesotaCare</u>
38.4	<u>(xiii) Medicare Part B - Premium Payments help</u>
38.5	<u>(xiv) Medicare Part D - Extra</u>
38.6	<u>(xv) SSI - Supplemental Security Income</u>
38.7	<u>(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working</u>
38.8	<u>Family Credit</u>
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38.10	<b><u>PENALTIES Warnings and Fines</u></b>
38.11	<del>(1) Be advised that even if you claim an exemption, an execution levy may still be served</del>
38.12	<del>on your employer. If your earnings are levied on after you claim an exemption, you may</del>
38.13	<del>petition the court for a determination of your exemption. If the court finds that the</del>
38.14	<del>judgment creditor disregarded your claim of exemption in bad faith, you will be entitled</del>
38.15	<del>to costs, reasonable attorney fees, actual damages, and an amount not to exceed \$100.</del>
38.16	<del>Even if you claim an exemption, a levy may still be served on your employer. If they</del>
38.17	<del>take money from you after you claim an exemption, you may ask the court to review</del>
38.18	<del>your exemption. If the court finds that the creditor ignored your claim of exemption in</del>
38.19	<del>bad faith, you are entitled to costs, reasonable lawyer fees, actual damages, and a fine</del>
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38.22	<del>also petition the court for a determination of your exemption, and if the court finds that</del>
38.23	<del>you claimed an exemption in bad faith, you will be assessed costs and reasonable</del>
38.24	<del>attorney's fees plus an amount not to exceed \$100. BUT if you claim an exemption, the</del>
38.25	<del>creditor can also ask the court to review your exemption. If the court finds that you</del>
38.26	<del>claimed an exemption in bad faith, you are charged costs and reasonable lawyer fees,</del>
38.27	<del>and a fine up to \$100.</del>
38.28	<del>(3) If after receipt of this notice, you in bad faith take action to frustrate the execution</del>
38.29	<del>levy, thus requiring the judgment creditor to petition the court to resolve the problem,</del>
38.30	<del>you will be liable to the judgment creditor for costs and reasonable attorney's fees plus</del>
38.31	<del>an amount not to exceed \$100. If you get this notice, then do something in bad faith to</del>



38.32 try to block or stop the levy and the creditor has to take you to court because of it, you  
38.33 will have to pay the creditor's costs, and reasonable lawyer's fees, and a fine up to \$100.

38.34 **DATED:** .....

38.35 ~~(Attorney for Judgment Creditor)~~

39.1

39.2 ~~Address~~

---



---

39.4 Telephone

39.5 Date: .....

39.6 Creditor's Signature: .....

39.7 (or creditor's lawyer's signature)

39.8 Creditor's Name: .....

39.9 (or creditor's lawyer's name)

39.10 Street Address: .....

39.11 City/State/Zip: .....

39.12 Phone: ..... Fax: .....

39.13 Email: .....

39.14 ~~JUDGMENT DEBTOR'S EXEMPTION CLAIM NOTICE~~

39.15 **Debtor's Exemption Claim Notice**

39.16 I hereby claim that my earnings are exempt from execution because: (check all that  
39.17 apply)

39.18 (1) ... I am presently a recipient of relief getting government assistance based on need.  
39.19 (Specify State the program, case number if you know it, and the county from which  
39.20 relief is being received you got it from.)

38.32 try to block or stop the levy and the creditor has to take you to court because of it, you  
38.33 will have to pay the creditor's costs, and reasonable lawyer's fees, and a fine up to \$100.

38.34 ~~DATED:~~ .....

38.35 ~~(Attorney for Judgment Creditor)~~

39.1

39.2 ~~Address~~

---



---

39.4 Telephone

39.5 Date: .....

39.6 Creditor's Signature: .....

39.7 (or creditor's lawyer's signature)

39.8 Creditor's Name: .....

39.9 (or creditor's lawyer's name)

39.10 Street Address: .....

39.11 City/State/Zip: .....

39.12 Phone: ..... Fax: .....

39.13 Email: .....

39.14 ~~JUDGMENT DEBTOR'S EXEMPTION CLAIM NOTICE~~

## 39.15 Debtor's Exemption Claim Notice

39.16 I hereby claim that my earnings are exempt from execution because: (check all that  
39.17 apply)

39.18 (4) ... I am presently a recipient of relief getting government assistance based on need.  
39.19 (Specify State the program, case number if you know it, and the county from which  
39.20 relief is being received you got it from.)

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41.1  
41.2  
41.3

.....

Address

I give my permission to any agency listed above to give information about my benefits to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if I get assistance, or if I have gotten assistance in the past 6 months. If I was an inmate in the last 6 months, I give my permission to the correctional institution to tell the creditor named above or the creditor's lawyer that I was an inmate there.

Date: .....

Debtor's Signature: .....

Debtor's Name: .....

Street Address: .....

City/State/Zip: .....

Phone: .....

Email: .....

Sec. 11. Minnesota Statutes 2024, section 551.06, subdivision 9, is amended to read:  
  
Subd. 9. **Notice of levy on earnings, disclosure, and worksheet.** The attorney for the judgment creditor shall serve upon the judgment debtor's employer a notice of levy on earnings and an execution earnings disclosure form and an earnings disclosure worksheet with the writ of execution, that must be substantially in the form set forth below.

STATE OF MINNESOTA

COUNTY OF .....JUDICIAL DISTRICT

FILE NO. ....

..... (Judgment Creditor)

against

EARNINGS AND DISCLOSURE

..... (Judgment Debtor)

S2847-2

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40.34  
  
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41.3

.....

Address

I give my permission to any agency listed above to give information about my benefits to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if I get assistance, or if I have gotten assistance in the past 6 months. If I was an inmate in the last 6 months, I give my permission to the correctional institution to tell the creditor named above or the creditor's lawyer that I was an inmate there.

Date: .....

Debtor's Signature: .....

Debtor's Name: .....

Street Address: .....

City/State/Zip: .....

Phone: .....

Email: .....

Sec. 11. Minnesota Statutes 2024, section 551.06, subdivision 9, is amended to read:  
  
Subd. 9. **Notice of levy on earnings, disclosure, and worksheet.** The attorney for the judgment creditor shall serve upon the judgment debtor's employer a notice of levy on earnings and an execution earnings disclosure form and an earnings disclosure worksheet with the writ of execution, that must be substantially in the form set forth below.

STATE OF MINNESOTA

COUNTY OF .....JUDICIAL DISTRICT

FILE NO. ....

..... (Judgment Creditor)

against

EARNINGS AND DISCLOSURE

..... (Judgment Debtor)

PAGE R50

41.4 ~~and~~

41.5 ~~..... (Third Party)~~

41.6 PLEASE TAKE NOTICE that pursuant to Minnesota Statutes, sections 551.04 and

41.7 551.06, the undersigned, as attorney for the judgment creditor, hereby makes demand and

41.8 levies execution upon all earnings due and owing by you (up to \$10,000) to the judgment

41.9 debtor for the amount of the judgment specified below. A copy of the writ of execution

41.10 issued by the court is enclosed. The unpaid judgment balance is \$.....

41.11 This levy attaches all unpaid nonexempt disposable earnings owing or to be owed by

41.12 you and earned or to be earned by the judgment debtor before and within the pay period in

41.13 which the writ of execution is served and within all subsequent pay periods whose paydays

41.14 occur within the 90 days after the service of this levy.

41.15 In responding to this levy, you are to complete the attached disclosure form and worksheet

41.16 and mail it to the undersigned attorney for the judgment creditor, together with your check

41.17 payable to the above-named judgment creditor, for the nonexempt amount owed by you to

41.18 the judgment debtor or for which you are obligated to the judgment debtor, within the time

41.19 limits set forth in the aforementioned statutes.

41.20 .....

41.21 Attorney for the Judgment Creditor

41.22 .....

41.23 .....

41.24 .....

41.25 Address

41.26 (...) .....

41.27 Phone Number

41.28 DISCLOSURE

41.29 DEFINITIONS

41.30 "EARNINGS": For the purpose of execution, "earnings" means compensation paid or

41.31 payable to an employee for personal services or compensation paid or payable to the producer

41.32 for the sale of agricultural products; milk or milk products; or fruit or other horticultural

41.33 products produced when the producer is operating a family farm, a family farm corporation,

41.4 ~~and~~

41.5 ~~..... (Third Party)~~

41.6 PLEASE TAKE NOTICE that pursuant to Minnesota Statutes, sections 551.04 and

41.7 551.06, the undersigned, as attorney for the judgment creditor, hereby makes demand and

41.8 levies execution upon all earnings due and owing by you (up to \$10,000) to the judgment

41.9 debtor for the amount of the judgment specified below. A copy of the writ of execution

41.10 issued by the court is enclosed. The unpaid judgment balance is \$.....

41.11 This levy attaches all unpaid nonexempt disposable earnings owing or to be owed by

41.12 you and earned or to be earned by the judgment debtor before and within the pay period in

41.13 which the writ of execution is served and within all subsequent pay periods whose paydays

41.14 occur within the 90 days after the service of this levy.

41.15 In responding to this levy, you are to complete the attached disclosure form and worksheet

41.16 and mail it to the undersigned attorney for the judgment creditor, together with your check

41.17 payable to the above-named judgment creditor, for the nonexempt amount owed by you to

41.18 the judgment debtor or for which you are obligated to the judgment debtor, within the time

41.19 limits set forth in the aforementioned statutes.

41.20 .....

41.21 Attorney for the Judgment Creditor

41.22 .....

41.23 .....

41.24 .....

41.25 Address

41.26 (...) .....

41.27 Phone Number

41.28 DISCLOSURE

41.29 DEFINITIONS

41.30 "EARNINGS": For the purpose of execution, "earnings" means compensation paid or

41.31 payable to an employee for personal services or compensation paid or payable to the producer

41.32 for the sale of agricultural products; milk or milk products; or fruit or other horticultural

41.33 products produced when the producer is operating a family farm, a family farm corporation,

41.34 ~~or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether~~  
42.1 ~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~  
42.2 ~~payments pursuant to a pension or retirement.~~

42.3 ~~"DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining~~  
42.4 ~~after the deduction from those earnings of amounts required by law to be withheld. (Amounts~~  
42.5 ~~required by law to be withheld do not include items such as health insurance, charitable~~  
42.6 ~~contributions, or other voluntary wage deductions.)~~

42.7 ~~"PAYDAY": For the purpose of execution, "payday(s)" means the date(s) upon which~~  
42.8 ~~the employer pays earnings to the judgment debtor in the ordinary course of business. If~~  
42.9 ~~the judgment debtor has no regular payday, payday(s) means the 15th and the last day of~~  
42.10 ~~each month.~~

42.11     State of Minnesota                                     District Court

42.12     County of: ..... Judicial District: .....

42.13   Court File Number: .....

42.14   Case Type: .....

42.15     Creditor's full name:

42.16   Notice of Levy on Earnings for  
42.17     ..... Non-Child Support Judgements

42.18     against

42.19     Debtor's full name:

42.20     .....

42.21     and

42.22     Third Party (Debtor's Employer):

42.23     .....

42.24             **To the employer:**

42.25     An employee of yours owes a judgment (money) to a creditor. The creditor's lawyer is

42.26     starting a levy on the earnings you owe the employee. A levy means that you might have

42.27     to hold part of the employee's earnings and send it to the creditor. By law, you have to do

41.34 ~~or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether~~  
42.1 ~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~  
42.2 ~~payments pursuant to a pension or retirement.~~

42.3 ~~"DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining~~  
42.4 ~~after the deduction from those earnings of amounts required by law to be withheld. (Amounts~~  
42.5 ~~required by law to be withheld do not include items such as health insurance, charitable~~  
42.6 ~~contributions, or other voluntary wage deductions.)~~

42.7 ~~"PAYDAY": For the purpose of execution, "payday(s)" means the date(s) upon which~~  
42.8 ~~the employer pays earnings to the judgment debtor in the ordinary course of business. If~~  
42.9 ~~the judgment debtor has no regular payday, payday(s) means the 15th and the last day of~~  
42.10 ~~each month.~~

42.11     State of Minnesota                                     District Court

42.12     County of: ..... Judicial District: .....

42.13   Court File Number: .....

42.14   Case Type: .....

42.15     Creditor's full name:

42.16   Notice of Levy on Earnings for  
42.17     ..... Non-Child Support Judgements

42.18     against

42.19     Debtor's full name:

42.20     .....

42.21     and

42.22     Third Party (Debtor's Employer):

42.23     .....

42.24             **To the employer:**

42.25     An employee of yours owes a judgment (money) to a creditor. The creditor's lawyer is

42.26     starting a levy on the earnings you owe the employee. A levy means that you might have

42.27     to hold part of the employee's earnings and send it to the creditor. By law, you have to do

42.28	<u>this. The limit on the levy is \$10,000. A copy of the writ of execution from the court is</u>	
42.29	<u>enclosed. The amount of the judgment is \$.....</u>	
42.30	<u>The levy applies to "nonexempt disposable earnings" that you owe the employee. There are</u>	
42.31	<u>definitions and instructions below on how to calculate the amount, if any, you have to hold.</u>	
42.32	<u>The levy starts with the pay period when you got this levy. It continues for all pay periods</u>	
42.33	<u>in the 90 days after you got this levy.</u>	
43.1	<u>You must complete the attached disclosure form and worksheet. Then mail it to the lawyer</u>	
43.2	<u>listed below. If any money is owed under the levy, you must also send a check payable to</u>	
43.3	<u>the creditor listed above. Follow the steps and the deadlines explained below.</u>	
43.4	<u>Creditor's Name: .....</u>	
43.5	<u>Creditor's Lawyer's Name: .....</u>	
43.6	<u>Street Address: .....</u>	
43.7	<u>City/State/Zip: .....</u>	
43.8	<u>Phone: .....</u>	<u>Fax: .....</u>
43.9	<u>Email: .....</u>	
43.10	<b><u>State of Minnesota</u></b>	<b><u>District Court</u></b>
43.11	<u>County of: .....</u>	<u>Judicial District: .....</u>
43.12		<u>Court File Number: .....</u>
43.13		<u>Case Type: .....</u>
43.14	<u>Creditor's full name:</u>	
43.15	<u>.....</u>	<b><u>Earnings Disclosure and Worksheet</u></b>
43.16	<u>.....</u>	<b><u>For Non-Child Support Judgements</u></b>
43.17	<u>against</u>	
43.18	<u>Debtor's full name:</u>	
43.19	<u>.....</u>	
43.20	<u>and</u>	

42.28	<u>this. The limit on the levy is \$10,000. A copy of the writ of execution from the court is</u>	
42.29	<u>enclosed. The amount of the judgment is \$.....</u>	
42.30	<u>The levy applies to "nonexempt disposable earnings" that you owe the employee. There are</u>	
42.31	<u>definitions and instructions below on how to calculate the amount, if any, you have to hold.</u>	
42.32	<u>The levy starts with the pay period when you got this levy. It continues for all pay periods</u>	
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43.2	<u>listed below. If any money is owed under the levy, you must also send a check payable to</u>	
43.3	<u>the creditor listed above. Follow the steps and the deadlines explained below.</u>	
43.4	<u>Creditor's Name: .....</u>	
43.5	<u>Creditor's Lawyer's Name: .....</u>	
43.6	<u>Street Address: .....</u>	
43.7	<u>City/State/Zip: .....</u>	
43.8	<u>Phone: .....</u>	<u>Fax: .....</u>
43.9	<u>Email: .....</u>	
43.10	<b><u>State of Minnesota</u></b>	<b><u>District Court</u></b>
43.11	<u>County of: .....</u>	<u>Judicial District: .....</u>
43.12		<u>Court File Number: .....</u>
43.13		<u>Case Type: .....</u>
43.14	<u>Creditor's full name:</u>	
43.15	<u>.....</u>	
43.16	<u>.....</u>	
43.17	<u>against</u>	
43.18	<u>Debtor's full name:</u>	
43.19	<u>.....</u>	
43.20	<u>and</u>	

43.21 Third Party (Debtor's Employer):

43.22 .....

43.23 This form is called an "Earnings Execution Disclosure" or "Disclosure." It is for the employer  
43.24 to fill out. The "debtor" is the person who owes money. The debtor gets a copy of this form  
43.25 for their own information.

43.26 The employer is the "third party." The debtor is also called a "judgment debtor." If the debtor  
43.27 asks how the calculations in this document were made, the employer **must** provide  
43.28 information about it.

43.29 **Definitions**

43.30 **"Earnings":** what is paid or payable to an employee, independent contractor, or  
43.31 self-employed person for personal services (a job). Also called compensation. Compensation  
43.32 can be wages, salary, commission, bonuses, payments, profit-sharing distributions, severance  
43.33 payment, fees, or other. It includes periodic payments from a pension or retirement. It can  
43.34 also be compensation paid or payable to a producer for the sale of agricultural products.  
43.35 This can be things like milk or milk products, or fruit or other horticultural products. Or  
44.1 things produced in the operation of a family farm, a family farm corporation, or an authorized  
44.2 farm corporation. This is defined in Minnesota Statutes, section 500.24, subdivision 2.

44.3 **"Disposable Earnings":** the part of a person's earnings that are left after subtracting  
44.4 the amounts required by law to be withheld. **Note:** Amounts required by law to be withheld  
44.5 do not include things like health insurance, charitable contributions, or other voluntary wage  
44.6 deductions.

44.7 **"Payday":** the date when the employer pays earnings to the debtor for doing their job.  
44.8 If the debtor has no regular payday, then "payday" means the 15th and the last day of each  
44.9 month.

44.10 **THE THIRD PARTY/EMPLOYER MUST ANSWER THE FOLLOWING**  
44.11 **QUESTIONS:**

44.12 1. Do you now owe, or within 90 days from the date the execution levy was served on  
44.13 you, will you or may you owe money to the judgment debtor for earnings? Right now, do  
44.14 you owe money to the debtor for earnings?

44.15 Yes ..... No .....

43.21 Third Party (Debtor's Employer):

43.22 .....

43.23 This form is called an "Earnings Execution Disclosure" or "Disclosure." It is for the employer  
43.24 to fill out. The "debtor" is the person who owes money. The debtor gets a copy of this form  
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43.26 The employer is the "third party." The debtor is also called a "judgment debtor." If the debtor  
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43.28 information about it.

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43.33 payment, fees, or other. It includes periodic payments from a pension or retirement. It can  
43.34 also be compensation paid or payable to a producer for the sale of agricultural products.  
43.35 This can be things like milk or milk products, or fruit or other horticultural products. Or  
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44.2 farm corporation. This is defined in Minnesota Statutes, section 500.24, subdivision 2.

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44.4 the amounts required by law to be withheld. **Note:** Amounts required by law to be withheld  
44.5 do not include things like health insurance, charitable contributions, or other voluntary wage  
44.6 deductions.

44.7 **"Payday":** the date when the employer pays earnings to the debtor for doing their job.  
44.8 If the debtor has no regular payday, then "payday" means the 15th and the last day of each  
44.9 month.

44.10 **THE THIRD PARTY/EMPLOYER MUST ANSWER THE FOLLOWING**  
44.11 **QUESTIONS:**

44.12 1. Do you now owe, or within 90 days from the date the execution levy was served on  
44.13 you, will you or may you owe money to the judgment debtor for earnings? Right now, do  
44.14 you owe money to the debtor for earnings?

44.15 Yes ..... No .....

44.16 2. Does the judgment debtor earn more than \$... per week? (This amount is the greater  
44.17 of \$9.50 per hour of the federal minimum wage per week.) Within 90 days from the date  
44.18 you were served with the levy, will you or may you owe money to the debtor for earnings?

44.16 2. Does the judgment debtor earn more than \$... per week? (This amount is the greater  
44.17 of \$9.50 per hour of the federal minimum wage per week.) Within 90 days from the date  
44.18 you were served with the levy, will you or may you owe money to the debtor for earnings?

44.19 Yes ..... No .....

44.20 3. Does the debtor earn more than the current Minnesota or federal minimum wage per  
44.21 week? (use the number that is more)

44.22 Yes ..... No .....

44.23 INSTRUCTIONS FOR COMPLETING THE

44.24 EARNINGS DISCLOSURE

44.25 A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation  
44.26 on page 2 and return this disclosure to the judgment creditor's attorney within 20 days after  
44.27 it was served on you, and you do not need to answer the remaining questions. If you answer  
44.28 "No" to question 1, 2, or 3, you don't need to answer the rest of the questions. You don't  
44.29 have to do the Earnings Disclosure Worksheet. Sign the Earnings Disclosure Affirmation  
44.30 below and return this disclosure form to the sheriff. You must return it within 20 days after  
44.31 it was served on you.

45.1 B. If your answers to both questions 1 and 2 are "Yes," you must complete this form  
45.2 and the Earnings Disclosure Worksheet as follows: If you answer "Yes" to question 1 or 2,  
45.3 and "Yes" to question 3, sign the Earnings Disclosure Affirmation below. You must return  
45.4 it to the sheriff within 20 days. You must also fill out the rest of this form. Read the  
45.5 instructions for the Earnings Disclosure Worksheet.

45.6 ~~For each payday that falls within 90 days from the date the execution levy was served~~  
45.7 ~~on you, YOU MUST calculate the amount of earnings to be retained by completing steps~~  
45.8 ~~3 through 11 on page 2, and enter the amounts on the Earnings Disclosure Worksheet.~~  
45.9 ~~UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~  
45.10 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~  
45.11 ~~DISCLOSURE WERE MADE.~~

45.12 Each payday, you must retain the amount of earnings listed in column I on the Earnings  
45.13 Disclosure Worksheet.

45.14 You must pay the attached earnings and return this Earnings Disclosure Form and the  
45.15 Earnings Disclosure Worksheet to the judgment creditor's attorney and deliver a copy  
45.16 to the judgment debtor within ten days after the last payday that falls within the 90-day  
45.17 period.

44.19 Yes ..... No .....

44.20 3. Does the debtor earn more than the current Minnesota or federal minimum wage per  
44.21 week? (use the number that is more)

44.22 Yes ..... No .....

44.23 INSTRUCTIONS FOR COMPLETING THE

44.24 EARNINGS DISCLOSURE

44.25 A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation  
44.26 on page 2 and return this disclosure to the judgment creditor's attorney within 20 days after  
44.27 it was served on you, and you do not need to answer the remaining questions. If you answer  
44.28 "No" to question 1, 2, or 3, you don't need to answer the rest of the questions. You don't  
44.29 have to do the Earnings Disclosure Worksheet. Sign the Earnings Disclosure Affirmation  
44.30 below and return this disclosure form to the sheriff. You must return it within 20 days after  
44.31 it was served on you.

45.1 B. If your answers to both questions 1 and 2 are "Yes," you must complete this form  
45.2 and the Earnings Disclosure Worksheet as follows: If you answer "Yes" to question 1 or 2,  
45.3 and "Yes" to question 3, sign the Earnings Disclosure Affirmation below. You must return  
45.4 it to the sheriff within 20 days. You must also fill out the rest of this form. Read the  
45.5 instructions for the Earnings Disclosure Worksheet.

45.6 ~~For each payday that falls within 90 days from the date the execution levy was served~~  
45.7 ~~on you, YOU MUST calculate the amount of earnings to be retained by completing steps~~  
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45.9 ~~UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~  
45.10 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~  
45.11 ~~DISCLOSURE WERE MADE.~~

45.12 Each payday, you must retain the amount of earnings listed in column I on the Earnings  
45.13 Disclosure Worksheet.

45.14 You must pay the attached earnings and return this Earnings Disclosure Form and the  
45.15 Earnings Disclosure Worksheet to the judgment creditor's attorney and deliver a copy  
45.16 to the judgment debtor within ten days after the last payday that falls within the 90-day  
45.17 period.

45.18 If the judgment is wholly satisfied or if the judgment debtor's employment ends before  
45.19 the expiration of the 90-day period, your disclosure and remittance should be made  
45.20 within ten days after the last payday for which earnings were attached.



45.18	If the judgment is wholly satisfied or if the judgment debtor's employment ends before the expiration of the 90-day period, your disclosure and remittance should be made within ten days after the last payday for which earnings were attached.		
45.19			
45.20			
45.21	For steps 3 through 11, "columns" refers to columns on the Earnings Disclosure Worksheet.		
45.22	3.	COLUMN A.	Enter the date of judgment debtor's payday.
45.23	4.	COLUMN B.	Enter judgment debtor's gross earnings for each payday.
45.24	5.	COLUMN C.	Enter judgment debtor's disposable earnings for each
45.25			payday.
45.26	6.	COLUMN D.	Enter 25 percent of disposable earnings. (Multiply
45.27			Column C by .25.)
45.28	7.	COLUMN E.	Enter here the greater of 40 times \$9.50 or 40 times the
45.29			hourly federal minimum wage (\$.....) times the number
45.30			of work weeks included in each payday. (Note: If a pay
45.31			period includes days in excess of whole work weeks,
45.32			the additional days should be counted as a fraction of a
45.33			work week equal to the number of workdays in excess
45.34			of a whole work week divided by the number of
45.35			workdays in a normal work week.)
45.36	8.	COLUMN F.	Subtract the amount in Column E from the amount in
45.37			Column C, and enter here.
45.38	9.	COLUMN G.	Enter here the lesser of the amount in Column D and
45.39			the amount in Column F.
46.1	10.	COLUMN H.	Enter here any amount claimed by you as a setoff,
46.2			defense, lien, or claim, or any amount claimed by any
46.3			other person as an exemption or adverse interest which
46.4			would reduce the amount of earnings owing to the
46.5			judgment debtor. (Note: Any indebtedness to you
46.6			incurred within ten days prior to your receipt of the first
46.7			execution levy on a debt may not be set off against the
46.8			earnings otherwise subject to this levy. Any wage
46.9			assignment made by the judgment debtor within ten
46.10			days prior to your receipt of the first execution levy on
46.11			a debt is void.)
46.12			You must also describe your claim(s) and the claims of
46.13			others, if known, in the space provided below the

45.21	For steps 3 through 11, "columns" refers to columns on the Earnings Disclosure Worksheet.		
45.22	3.	COLUMN A.	Enter the date of judgment debtor's payday.
45.23	4.	COLUMN B.	Enter judgment debtor's gross earnings for each payday.
45.24	5.	COLUMN C.	Enter judgment debtor's disposable earnings for each
45.25			payday.
45.26	6.	COLUMN D.	Enter 25 percent of disposable earnings. (Multiply
45.27			Column C by .25.)
45.28	7.	COLUMN E.	Enter here the greater of 40 times \$9.50 or 40 times the
45.29			hourly federal minimum wage (\$.....) times the number
45.30			of work weeks included in each payday. (Note: If a pay
45.31			period includes days in excess of whole work weeks,
45.32			the additional days should be counted as a fraction of a
45.33			work week equal to the number of workdays in excess
45.34			of a whole work week divided by the number of
45.35			workdays in a normal work week.)
45.36	8.	COLUMN F.	Subtract the amount in Column E from the amount in
45.37			Column C, and enter here.
45.38	9.	COLUMN G.	Enter here the lesser of the amount in Column D and
45.39			the amount in Column F.
46.1	10.	COLUMN H.	Enter here any amount claimed by you as a setoff,
46.2			defense, lien, or claim, or any amount claimed by any
46.3			other person as an exemption or adverse interest which
46.4			would reduce the amount of earnings owing to the
46.5			judgment debtor. (Note: Any indebtedness to you
46.6			incurred within ten days prior to your receipt of the first
46.7			execution levy on a debt may not be set off against the
46.8			earnings otherwise subject to this levy. Any wage
46.9			assignment made by the judgment debtor within ten
46.10			days prior to your receipt of the first execution levy on
46.11			a debt is void.)
46.12			You must also describe your claim(s) and the claims of
46.13			others, if known, in the space provided below the
46.14			worksheet and state the name(s) and address(es) of these
46.15			persons.

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worksheet and state the name(s) and address(es) of these persons:

Enter zero in Column H if there are no claims by you or others which would reduce the amount of earnings owing to the judgment debtor.

11-

COLUMN I:

Subtract the amount in Column H from the amount in Column G and enter here. This is the amount of earnings that you must retain for the payday for which the calculations were made. The total of all amounts entered in Column I is the amount to be remitted to the attorney for the judgment creditor.

Earnings Disclosure Affirmation

I, ..... (person signing Affirmation), am the third party/employer or I am authorized by the third party/employer to complete this earnings disclosure; and have done so truthfully and to the best of my knowledge.

Dated: .....

Signature .....

Title .....

Telephone Number .....

EARNINGS DISCLOSURE WORKSHEET

.....

Judgment Debtor's Name

Date: .....

Third Party's Name: .....

Third Party's Signature: .....

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Enter zero in Column H if there are no claims by you or others which would reduce the amount of earnings owing to the judgment debtor.

11-

COLUMN I:

Subtract the amount in Column H from the amount in Column G and enter here. This is the amount of earnings that you must retain for the payday for which the calculations were made. The total of all amounts entered in Column I is the amount to be remitted to the attorney for the judgment creditor.

Earnings Disclosure Affirmation

I, ..... (person signing Affirmation), am the third party/employer or I am authorized by the third party/employer to complete this earnings disclosure; and have done so truthfully and to the best of my knowledge.

Dated: .....

Signature .....

Title .....

Telephone Number .....

EARNINGS DISCLOSURE WORKSHEET

.....

Judgment Debtor's Name

Date: .....

Third Party's Name: .....

Third Party's Signature: .....

Phone: ..... Fax: .....

Email: .....

PAGE R57

46.41 Phone: ..... Fax: .....

46.42 Email: .....

47.1 **Instructions for Completing the Earnings Disclosure Worksheet**

47.2 For each payday that falls within 90 days from the date the levy was served on you, you

47.3 **must** calculate the amount of earnings to be withheld. Enter the amounts on the Earnings

47.4 Disclosure Worksheet.

47.5 **You must:**

47.6 1. Withhold the amount of earnings listed in column I on the Earnings Disclosure

47.7 Worksheet each payday.

47.8 2. After 90 days, return this Earnings Disclosure Worksheet to the sheriff. Include all

47.9 the money withheld. Sign the Affirmation at the end of the worksheet before returning.

47.10 3. Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

47.11 last payday that falls within the 90-day period.

47.12 If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period

47.13 is over, you need to do the last disclosure and withholdings within 10 days of their last

47.14 payday that you withheld money.

47.15 **Calculating Percentage of Disposable Earnings**

47.16 **Note to Creditor:** You must fill out this chart before sending this form to the employer.

47.17 Use the current minimum wage found online at: <https://www.dli.mn.gov/minwage>.

47.18 Minimum Wage = \$MW/hour.

47.19		<u>then this percentage of the disposable</u>
47.20	<u>if the weekly gross earnings are:</u>	<u>earnings are withheld:</u>
47.21	<u>Less than [40 X MW]</u>	<u>0%</u>
47.22	<u>[40 X MW + .01] to [60 X MW]</u>	<u>10%</u>
47.23	<u>[60 X MW + .01] to [80 X MW]</u>	<u>15%</u>
47.24	<u>[80 X MW + .01] or more</u>	<u>25%</u>

47.25 **Employer:** Use this creditor's calculation chart to know what percentage of earnings

47.26 should be withheld.

47.1 **Instructions for Completing the Earnings Disclosure Worksheet**

47.2 For each payday that falls within 90 days from the date the levy was served on you, you

47.3 **must** calculate the amount of earnings to be withheld. Enter the amounts on the Earnings

47.4 Disclosure Worksheet.

47.5 **You must:**

47.6 1. Withhold the amount of earnings listed in column I on the Earnings Disclosure

47.7 Worksheet each payday.

47.8 2. After 90 days, return this Earnings Disclosure Worksheet to the sheriff. Include all

47.9 the money withheld. Sign the Affirmation at the end of the worksheet before returning.

47.10 3. Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

47.11 last payday that falls within the 90-day period.

47.12 If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period

47.13 is over, you need to do the last disclosure and withholdings within 10 days of their last

47.14 payday that you withheld money.

47.15 **Calculating Percentage of Disposable Earnings**

47.16 **Note to Creditor:** You must fill out this chart before sending this form to the employer.

47.17 Use the current minimum wage found online at: <https://www.dli.mn.gov/minwage>.

47.18 Minimum Wage = \$MW/hour.

47.19		<u>then this percentage of the disposable</u>
47.20	<u>if the weekly gross earnings are:</u>	<u>earnings are withheld:</u>
47.21	<u>Less than [40 X MW]</u>	<u>0%</u>
47.22	<u>[40 X MW + .01] to [60 X MW]</u>	<u>10%</u>
47.23	<u>[60 X MW + .01] to [80 X MW]</u>	<u>15%</u>
47.24	<u>[80 X MW + .01] or more</u>	<u>25%</u>

47.25 **Employer:** Use this creditor's calculation chart to know what percentage of earnings

47.26 should be withheld.

47.27 **Earnings Disclosure Worksheet**

47.27      **Earnings Disclosure Worksheet**

47.28      .....

47.29      Debtor's Name

47.30	A	B	C
47.31	Payday Date	Gross Earnings	Disposable Earnings
47.32			
48.1	1. ....	\$.....	\$.....
48.2	2. ....	.....	.....
48.3	3. ....	.....	.....
48.4	4. ....	.....	.....
48.5	5. ....	.....	.....
48.6	6. ....	.....	.....
48.7	7. ....	.....	.....
48.8	<del>8.</del> .....	.....	.....
48.9	<del>9.</del> .....	.....	.....
48.10	<del>10.</del> .....	.....	.....

48.11      **Column A.** Enter the debtor's payday.

48.12      **Column B.** Enter the debtor's gross earnings for each payday.

48.13      **Column C.** Enter the debtor's disposable earnings for each payday.

48.14	D	E	F
48.15	<del>25%</del> of <u>withholding</u>	Greater of 40 X	
48.16	of Column C	<del>\$9.50 or 40 X</del>	
48.17	<u>(Use the creditor's</u>	MN or Fed.	Column C
48.18	<u>calculation chart)</u>	Min. Wage	minus Column E

47.28      .....

47.29      Debtor's Name

47.30	A	B	C
47.31	Payday Date	Gross Earnings	Disposable Earnings
47.32			
48.1	1. ....	\$.....	\$.....
48.2	2. ....	.....	.....
48.3	3. ....	.....	.....
48.4	4. ....	.....	.....
48.5	5. ....	.....	.....
48.6	6. ....	.....	.....
48.7	7. ....	.....	.....
48.8	<del>8.</del> .....	.....	.....
48.9	<del>9.</del> .....	.....	.....
48.10	<del>10.</del> .....	.....	.....

48.11      **Column A.** Enter the debtor's payday.

48.12      **Column B.** Enter the debtor's gross earnings for each payday.

48.13      **Column C.** Enter the debtor's disposable earnings for each payday.

48.14	D	E	F
48.15	<del>25%</del> of <u>withholding</u>	Greater of 40 X	
48.16	of Column C	<del>\$9.50 or 40 X</del>	
48.17	<u>(Use the creditor's</u>	MN or Fed.	Column C
48.18	<u>calculation chart)</u>	Min. Wage	minus Column E
48.19	1. ....	.....	.....

48.19	1.	.....	.....	.....
48.20	2.	.....	.....	.....
48.21	3.	.....	.....	.....
48.22	4.	.....	.....	.....
48.23	5.	.....	.....	.....
48.24	6.	.....	.....	.....
48.25	7.	.....	.....	.....
48.26	8.	=====	=====	=====
48.27	9.	=====	=====	=====
48.28	10.	=====	=====	=====
48.29	<b>Column D.</b> Enter the percentage of disposable earnings that will be withheld. Get this			
48.30	<u>number from the creditor's calculation chart.</u>			
48.31	<b>Column E.</b> Calculate 40 times the current Minnesota minimum wage (or 40 times the			
48.32	<u>current federal minimum wage) times the number of work weeks in each payday. Enter the</u>			
48.33	<u>bigger number here. <b>Note:</b> If a payday has extra days that are more than a full work week,</u>			
48.34	<u>count those extra days as part of a work week. Do this by dividing the number of extra</u>			
48.35	<u>workdays by the number of workdays in a normal week.</u>			
49.1	<b>Column F.</b> Subtract the amount in Column E from the amount in Column C and enter			
49.2	<u>here.</u>			
49.3	G	H	I	
49.4		Setoff, Lien,		
49.5		Adverse	Column G	
49.6	Lesser of Column D	Interest, or	minus Column	
49.7	and Column F	Other Claims	H	
49.8	1.	.....	.....	.....
49.9	2.	.....	.....	.....
49.10	3.	.....	.....	.....

48.20	2.	.....	.....	.....
48.21	3.	.....	.....	.....
48.22	4.	.....	.....	.....
48.23	5.	.....	.....	.....
48.24	6.	.....	.....	.....
48.25	7.	.....	.....	.....
48.26	8.	=====	=====	=====
48.27	9.	=====	=====	=====
48.28	10.	=====	=====	=====
48.29	<b>Column D.</b> Enter the percentage of disposable earnings that will be withheld. Get this			
48.30	<u>number from the creditor's calculation chart.</u>			
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49.2	<u>here.</u>			
49.3	G	H	I	
49.4		Setoff, Lien,		
49.5		Adverse	Column G	
49.6	Lesser of Column D	Interest, or	minus Column	
49.7	and Column F	Other Claims	H	
49.8	1.	.....	.....	.....
49.9	2.	.....	.....	.....
49.10	3.	.....	.....	.....
49.11	4.	.....	.....	.....

49.11

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49.17

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49.18

TOTAL OF COLUMN I \$ .....

49.19

Column G. Look at column D and column F. Enter the smaller amount of the two here

49.20

in column G.

49.21

Column H. Enter any amount claimed by you that would lower the amount of earnings

49.22

that will go to the debtor. Things like:

49.23

(i) a setoff,

49.24

(ii) a defense,

49.25

(iii) a lien,

49.26

(iv) a claim, or

49.27

(v) any amount claimed by any other person as an exemption or adverse interest.

49.28

Note: You must describe your claim(s) and the claims of others, if known, in the spaces

49.29

after this worksheet.

49.30

Enter zero in column H if there are no claims by you or others which would lower the

49.31

amount of earnings owed to the debtor.

49.32

Note: Any debt that happened within 10 days before you got the first levy on a debt

49.33

may not be set off against the earnings that are affected by this levy. Any wage assignment

50.1

made by the debtor within 10 days before you got the first levy on a debt is void. Wage

50.2

assignment is when a debtor voluntarily agrees to money being taken out of their earnings.

50.3

Column I. Subtract the amount in column H from the amount in column G and enter

50.4

here. This is the amount of earnings that go to the creditor.

49.12

5.

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49.13

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49.14

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49.15

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49.16

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49.18

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(ii) a defense,

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(iii) a lien,

49.26

(iv) a claim, or

49.27

(v) any amount claimed by any other person as an exemption or adverse interest.

49.28

Note: You must describe your claim(s) and the claims of others, if known, in the spaces

49.29

after this worksheet.

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assignment is when a debtor voluntarily agrees to money being taken out of their earnings.

50.3

Column I. Subtract the amount in column H from the amount in column G and enter

50.4

here. This is the amount of earnings that go to the creditor.

50.5

\*If you entered any amount in Column H for any payday(s), you must describe below

50.6

either your claims, or the claims of others. For amounts claimed by others, you must both

50.5

~~\*If you entered any amount in Column H for any payday(s), you must describe below either your claims, or the claims of others. For amounts claimed by others, you must both state the names and addresses of these persons, and the nature of their claim, if known. payday, describe those claims below. It doesn't matter if they are your claims, or the claims of others. For claims by others, list the names and addresses of each, and describe their claims, if you know.~~

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**Earnings Worksheet Affirmation**

I, ..... (person signing Affirmation), am the third party/employer or I am authorized by the third party/employer to complete this earnings disclosure ~~worksheet~~, and have done so truthfully and to the best of my knowledge.

.....

Title

Dated: ..... (..)

Signature Phone Number

Date: .....

Third Party's Name: .....

Third Party's Signature: .....

Phone: ..... Fax: .....

Email: .....

Sec. 12. Minnesota Statutes 2024, section 571.72, subdivision 8, is amended to read:

Subd. 8. **Exemption notice.** In every garnishment where the debtor is a natural person, the debtor shall be provided with a garnishment exemption notice. If the creditor is garnishing earnings, the earnings exemption notice provided in section 571.924 must be served ten or more days before the service of the first garnishment summons. If the creditor is garnishing funds in a financial institution, the exemption notice provided in section 571.912 must be

50.7

~~state the names and addresses of these persons, and the nature of their claim, if known. payday, describe those claims below. It doesn't matter if they are your claims, or the claims of others. For claims by others, list the names and addresses of each, and describe their claims, if you know.~~

.....

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**Earnings Worksheet Affirmation**

I, ..... (person signing Affirmation), am the third party/employer or I am authorized by the third party/employer to complete this earnings disclosure ~~worksheet~~, and have done so truthfully and to the best of my knowledge.

.....

Title

Dated: ..... (..)

Signature Phone Number

Date: .....

Third Party's Name: .....

Third Party's Signature: .....

Phone: ..... Fax: .....

Email: .....

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51.2 served with the garnishment summons. In all other cases, the exemption notice must be in  
51.3 the following form and served on the debtor with a copy of the garnishment summons.

51.4 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~  
51.5 ~~COUNTY OF .....~~ ~~.....JUDICIAL DISTRICT~~  
51.6 ~~.....(Creditor)~~  
51.7 ~~against~~  
51.8 ~~.....(Debtor)~~ ~~EXEMPTION NOTICE~~  
51.9 ~~and~~  
51.10 ~~.....(Garnishee)~~

51.11 State of Minnesota District Court  
51.12 County of: ..... Judicial District: .....  
51.13 Court File Number: .....  
51.14 Case Type: .....  
51.15 Creditor's full name  
51.16 ..... Exemption Notice  
51.17 against  
51.18 Debtor's full name  
51.19 .....  
51.20 and  
51.21 Third Party (bank, employer, or other)  
51.22 .....

51.23 A Garnishment Summons is being served ~~upon~~ on you. This means a creditor with a court  
51.24 judgment against you wants to take some of your money or property to pay the judgment.  
51.25 Some of your property may be exempt and ~~cannot~~ can't be garnished taken. 'Exempt' means  
51.26 protected. The following is a list of some of the more common exemptions. It is not a  
51.27 complete and is subject to list. For full details and dollar amounts set by law see section

51.2 served with the garnishment summons. In all other cases, the exemption notice must be in  
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51.5 ~~COUNTY OF .....~~ ~~.....JUDICIAL DISTRICT~~  
51.6 ~~.....(Creditor)~~  
51.7 ~~against~~  
51.8 ~~.....(Debtor)~~ ~~EXEMPTION NOTICE~~  
51.9 ~~and~~  
51.10 ~~.....(Garnishee)~~

51.11 State of Minnesota District Court  
51.12 County of: ..... Judicial District: .....  
51.13 Court File Number: .....  
51.14 Case Type: .....  
51.15 Creditor's full name  
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51.26 protected. The following is a list of some of the more common exemptions. It is not a  
51.27 complete and is subject to list. For full details and dollar amounts set by law see section



51.28 550.37 of the Minnesota Statutes ~~and other state and federal laws. The dollar amounts~~  
51.29 ~~contained in this list are subject to the provisions of section 550.37, subdivision 4a, at the~~  
51.30 ~~time of garnishment. If you have questions about an exemption, you should obtain contact~~  
51.31 ~~a lawyer for legal advice.~~

51.32 These things you or your family might have are protected:

51.33 (1) ~~a homestead or the proceeds from the sale of a homestead~~ equity in your home, or  
51.34 money from recently selling your home - up to \$510,000 total;

51.35 (2)(i) all clothing, one watch, utensils, and foodstuffs;

52.1 (ii) household furniture, household appliances, ~~phonographs,~~ radios, ~~and~~ computers,  
52.2 tablets, televisions up to a total current value of \$5,850, printers, cell phones, smart phones,  
52.3 and other consumer electronics up to \$12,150 in all; and

52.4 (iii) jewelry - total value can't be more than \$3,308;

52.5 (3) a manufactured (mobile) home ~~used as your home~~ you live in;

52.6 (4) one motor vehicle ~~currently worth less than \$2,600 after deducting any security~~  
52.7 ~~interest,~~ counting only the amount you have paid off;

52.8 (i) \$10,000;

52.9 (ii) \$12,500 if it is necessary for your business, trade, or profession;

52.10 (iii) \$25,000 if used by or to help someone with a disability that makes it hard to walk;  
52.11 or

52.12 (iv) \$100,000 if designed or modified for someone with a disability that makes it hard  
52.13 to walk;

52.14 (5) farm machinery ~~used by an individual principally engaged in farming, or if your~~  
52.15 main business is farming. Tools, machines, or office furniture used in your business ~~or trade.~~  
52.16 ~~This exemption is limited to -~~ the total value can't be more than \$13,000;

52.17 (6) relief based on need. This includes:

52.18 (i) ~~MFIP - Minnesota Family Investment Program (MFIP) and Work First Program;~~

52.19 (ii) ~~DWP - MFIP Diversionary Work Program;~~

52.20 (ii) ~~Medical Assistance (MA);~~

52.21 (iii) ~~SNAP - Supplemental Nutrition Assistance Program;~~

52.22 (iii) (iv) ~~GA - General Assistance (GA);~~

51.28 550.37 of the Minnesota Statutes ~~and other state and federal laws. The dollar amounts~~  
51.29 ~~contained in this list are subject to the provisions of section 550.37, subdivision 4a, at the~~  
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52.1 (ii) household furniture, household appliances, ~~phonographs,~~ radios, ~~and~~ computers,  
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52.3 and other consumer electronics up to \$12,150 in all; and

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52.5 (3) a manufactured (mobile) home ~~used as your home~~ you live in;

52.6 (4) one motor vehicle ~~currently worth less than \$2,600 after deducting any security~~  
52.7 ~~interest,~~ counting only the amount you have paid off;

52.8 (i) \$10,000;

52.9 (ii) \$12,500 if it is necessary for your business, trade, or profession;

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52.11 or

52.12 (iv) \$100,000 if designed or modified for someone with a disability that makes it hard  
52.13 to walk;

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52.20 (ii) ~~Medical Assistance (MA);~~

52.21 (iii) ~~SNAP - Supplemental Nutrition Assistance Program;~~

52.22 (iii) (iv) ~~GA - General Assistance (GA);~~

- 52.23 ~~(iv)~~ (v) EGA - Emergency General Assistance ~~(EGA)~~;
- 52.24 ~~(v)~~ (vi) MSA - Minnesota Supplemental Aid ~~(MSA)~~;
- 52.25 ~~(vi) MSA - Emergency~~ (vii) MSA-EA - MSA Emergency Assistance ~~(MSA-EA)~~;
- 52.26 ~~(vii) Supplemental Security Income (SSI)~~;
- 52.27 ~~(viii) Energy Assistance; and~~
- 52.28 ~~(ix)~~ (viii) EA - Emergency Assistance ~~(EA)~~;
- 52.29 (ix) Energy or Fuel Assistance;
- 53.1 (x) Work Participation Cash Benefit;
- 53.2 (xi) MA - Medical Assistance;
- 53.3 (xii) MinnesotaCare;
- 53.4 (xiii) Medicare Part B - Premium Payments help;
- 53.5 (xiv) Medicare Part D - Extra;
- 53.6 (xv) SSI - Supplemental Security Income;
- 53.7 (xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working
- 53.8 Family Credit; and
- 53.9 (xvii) Renter's Refund (also called Renter's Property Tax Credit);
- 53.10 (7) wages. 100% is protected if you get government assistance based on need. Otherwise,
- 53.11 between 75-100% is protected depending on how much you earn;
- 53.12 (8) retirement benefits - the total interest under all plans and contracts can't be more than
- 53.13 \$81,000;
- 53.14 ~~(7)~~ (9) Social Security benefits;
- 53.15 ~~(8)~~ (10) unemployment benefits, workers' compensation, or ~~veteran's~~ veterans' benefits;
- 53.16 ~~(9) an accident, disability, or retirement~~ (11) a retirement, disability, or accident pension
- 53.17 or annuity;
- 53.18 ~~(10)~~ (12) life insurance proceeds that are not more than \$54,000;
- 53.19 ~~(11)~~ (13) earnings of your minor child; ~~and~~

- 52.23 ~~(iv)~~ (v) EGA - Emergency General Assistance ~~(EGA)~~;
- 52.24 ~~(v)~~ (vi) MSA - Minnesota Supplemental Aid ~~(MSA)~~;
- 52.25 ~~(vi) MSA - Emergency~~ (vii) MSA-EA - MSA Emergency Assistance ~~(MSA-EA)~~;
- 52.26 ~~(vii) Supplemental Security Income (SSI)~~;
- 52.27 ~~(viii) Energy Assistance; and~~
- 52.28 ~~(ix)~~ (viii) EA - Emergency Assistance ~~(EA)~~;
- 52.29 (ix) Energy or Fuel Assistance;
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- 53.16 ~~(9) an accident, disability, or retirement~~ (11) a retirement, disability, or accident pension
- 53.17 or annuity;
- 53.18 ~~(10)~~ (12) life insurance proceeds that are not more than \$54,000;
- 53.19 ~~(11)~~ (13) earnings of your minor child; ~~and~~

53.20 ~~(12)~~ (14) money from a claim for damage or destruction of exempt property (such as -  
53.21 like household goods, farm tools, business equipment, a manufactured (mobile) home, or  
53.22 a car); car;

53.23 (15) sacred possessions - like the Bible, Torah, Qur'an, prayer rug, and other religious  
53.24 items. Total value can't be more than \$2,000;

53.25 (16) personal library - total value can't be more than \$750;

53.26 (17) musical instruments - total value can't be more than \$2,000;

53.27 (18) family pets - current value can't be more than \$1,000;

53.28 (19) a seat or pew in any house or place of public worship and a lot in any burial ground;

54.1 (20) tools you need to work in your business or profession - the total value can't be more  
54.2 than \$13,500;

54.3 (21) household tools and equipment - things like hand and power tools, snow removal  
54.4 equipment, lawnmowers, and more. Total value can't be more than \$3,000; and

54.5 (22) health savings accounts, medical savings accounts - the total value can't be more  
54.6 than \$25,000.

54.7 Sec. 13. Minnesota Statutes 2024, section 571.72, subdivision 10, is amended to read:

54.8 Subd. 10. **Exemption notice for prejudgment garnishment.**

54.9 **Exemption Notice**

54.10 **Important Notice:** A garnishment summons may be served on your employer, bank,  
54.11 or other third parties. This can happen without any further court proceeding or notice to  
54.12 you. See the attached Notice of Intent to Garnish for more information.

54.13 ~~The following money and wages~~ Some of your money in your account may be  
54.14 protected (the legal word is exempt) from garnishment.

54.15 ~~1. Financial institutions/bank~~

54.16 ~~Some of the money in your account may be protected because you receive government~~  
54.17 ~~benefits from one or more of the following places:~~

54.18 **Earnings (Wages)**

54.19 ALL or SOME of my wages may be protected.

53.20 ~~(12)~~ (14) money from a claim for damage or destruction of exempt property (such as -  
53.21 like household goods, farm tools, business equipment, a manufactured (mobile) home, or  
53.22 a car); car;

53.23 (15) sacred possessions - like the Bible, Torah, Qur'an, prayer rug, and other religious  
53.24 items. Total value can't be more than \$2,000;

53.25 (16) personal library - total value can't be more than \$750;

53.26 (17) musical instruments - total value can't be more than \$2,000;

53.27 (18) family pets - current value can't be more than \$1,000;

53.28 (19) a seat or pew in any house or place of public worship and a lot in any burial ground;

54.1 (20) tools you need to work in your business or profession - the total value can't be more  
54.2 than \$13,500;

54.3 (21) household tools and equipment - things like hand and power tools, snow removal  
54.4 equipment, lawnmowers, and more. Total value can't be more than \$3,000; and

54.5 (22) health savings accounts, medical savings accounts - the total value can't be more  
54.6 than \$25,000.

54.7 Sec. 13. Minnesota Statutes 2024, section 571.72, subdivision 10, is amended to read:

54.8 Subd. 10. **Exemption notice for prejudgment garnishment.**

54.9 **Exemption Notice**

54.10 **Important Notice:** A garnishment summons may be served on your employer, bank,  
54.11 or other third parties. This can happen without any further court proceeding or notice to  
54.12 you. See the attached Notice of Intent to Garnish for more information.

54.13 ~~The following money and wages~~ Some of your money in your account may be  
54.14 protected (the legal word is exempt) from garnishment.

54.15 ~~1. Financial institutions/bank~~

54.16 ~~Some of the money in your account may be protected because you receive government~~  
54.17 ~~benefits from one or more of the following places:~~

54.18 **Earnings (Wages)**

54.19 ALL or SOME of my wages may be protected.

54.20 ... **Some** of my wages are protected because they were only deposited in my account in  
54.21 the last 20 days.

54.20 ... **Some** of my wages are protected because they were only deposited in my account in  
54.21 the last 20 days.

54.22 For wages that were deposited in your account within the last 20 days, the amount protected  
54.23 is whichever is more:

54.24 (i) 75 percent of your wages or more (after taxes are taken out), or

54.25 (ii) The current minimum wage times 40 per week. You can find the current minimum  
54.26 wage here: <https://www.dli.mn.gov/minwage>.

54.27 All of my wages are protected because:

54.28 ... I get government benefits (a list of government benefits is on the next page)

54.29 ... I am getting other assistance based on need

55.1 ... I have gotten government benefits in the last 6 months

55.2 ... I was in jail or prison in the last 6 months

55.3 If you check one of these four boxes, your wages are only protected for 60 days after they  
55.4 are deposited in your account. You **MUST send the creditor copies of bank statements**  
55.5 that show what was in your account **for the 60 days right before the bank froze your**  
55.6 **money.**

55.7 **Government Benefits**

55.8 Government benefits can include many things. For example:

55.9 ... **MFIP** - Minnesota Family Investment Program;

55.10 ... **DWP** - MFIP Diversionary Work Program;

55.11 ~~Work participation cash benefit,~~

55.12 ... **SNAP** - Supplemental Nutrition Assistance Program

55.13 ... **GA** - General Assistance;

55.14 ... **EGA** - Emergency General Assistance

55.15 ... **MSA** - Minnesota Supplemental Aid

55.16 ... **MSA-EA** - MSA Emergency Assistance

55.17 ... **EA** - Emergency Assistance;

54.22 For wages that were deposited in your account within the last 20 days, the amount protected  
54.23 is whichever is more:

54.24 (i) 75 percent of your wages or more (after taxes are taken out), or

54.25 (ii) The current minimum wage times 40 per week. You can find the current minimum  
54.26 wage here: <https://www.dli.mn.gov/minwage>.

54.27 All of my wages are protected because:

54.28 ... I get government benefits (a list of government benefits is on the next page)

54.29 ... I am getting other assistance based on need

55.1 ... I have gotten government benefits in the last 6 months

55.2 ... I was in jail or prison in the last 6 months

55.3 If you check one of these four boxes, your wages are only protected for 60 days after they  
55.4 are deposited in your account. You **MUST send the creditor copies of bank statements**  
55.5 that show what was in your account **for the 60 days right before the bank froze your**  
55.6 **money.**

55.7 **Government Benefits**

55.8 Government benefits can include many things. For example:

55.9 ... **MFIP** - Minnesota Family Investment Program;

55.10 ... **DWP** - MFIP Diversionary Work Program;

55.11 ~~Work participation cash benefit,~~

55.12 ... **SNAP** - Supplemental Nutrition Assistance Program

55.13 ... **GA** - General Assistance;

55.14 ... **EGA** - Emergency General Assistance

55.15 ... **MSA** - Minnesota Supplemental Aid

55.16 ... **MSA-EA** - MSA Emergency Assistance

55.17 ... **EA** - Emergency Assistance;

55.18 ... **Energy or Fuel Assistance**

55.19 ... **Work Participation Cash Benefit**

55.18     ... Energy or Fuel Assistance

55.19     ... Work Participation Cash Benefit

55.20     ... MA - Medical Assistance;

55.21     ~~EGA—emergency general assistance or county crisis funds;~~

55.22     ~~MSA—Minnesota supplemental aid;~~

55.23     ~~MSA- EA—MSA emergency assistance;~~

55.24     ~~Supplemental Nutrition Assistance Program (SNAP);~~

55.25     ~~SSI—Supplemental Security Income;~~

55.26     ... MinnesotaCare;

55.27     ... Medicare Part B - Premium Payments; help

55.28     ... Medicare Part D - Extra help;

56.1     ... SSI - Supplemental Security Income

56.2     ~~Energy or fuel assistance;~~

56.3     ... Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working Family

56.4     Credit

56.5     ... Renter's Refund (also called Renter's Property Tax Credit)

56.6     List the case number and county for every box you checked:

56.7     Case Number: ..... County: .....

56.8     Case Number: ..... County: .....

56.9     Case Number: ..... County: .....

56.10     Government benefits also include:

56.11     ... Social Security benefits;

56.12     ... Unemployment benefits;

56.13     ... Workers' compensation;

55.20     ... MA - Medical Assistance;

55.21     ~~EGA—emergency general assistance or county crisis funds;~~

55.22     ~~MSA—Minnesota supplemental aid;~~

55.23     ~~MSA- EA—MSA emergency assistance;~~

55.24     ~~Supplemental Nutrition Assistance Program (SNAP);~~

55.25     ~~SSI—Supplemental Security Income;~~

55.26     ... MinnesotaCare;

55.27     ... Medicare Part B - Premium Payments; help

55.28     ... Medicare Part D - Extra help;

56.1     ... SSI - Supplemental Security Income

56.2     ~~Energy or fuel assistance;~~

56.3     ... Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working Family

56.4     Credit

56.5     ... Renter's Refund (also called Renter's Property Tax Credit)

56.6     List the case number and county for every box you checked:

56.7     Case Number: ..... County: .....

56.8     Case Number: ..... County: .....

56.9     Case Number: ..... County: .....

56.10     Government benefits also include:

56.11     ... Social Security benefits;

56.12     ... Unemployment benefits;

56.13     ... Workers' compensation;

56.14     ~~Veterans ... Veterans' benefits;~~

56.15     ~~Sending the creditor's attorney (or creditor, if no attorney) a copy of BANK~~

56.16     ~~STATEMENTS that show what was in your account for the past 60 days may give the~~

56.17     ~~creditor enough information about your exemption claim to avoid a garnishment.~~

56.14       **Veterans ... Veterans' benefits:**

56.15       ~~Sending the creditor's attorney (or creditor, if no attorney) a copy of BANK~~

56.16 ~~STATEMENTS that show what was in your account for the past 60 days may give the~~

56.17 ~~creditor enough information about your exemption claim to avoid a garnishment.~~

56.18       **2- Earnings**

56.19       ~~All or some of your earnings may be completely protected from garnishment if:~~

56.20       **All of your earnings (wages) may be protected if:**

56.21       ~~You get government benefits (see list of government benefits)~~

56.22       ~~You currently receive other assistance based on need~~

56.23       ~~You have received government benefits in the last six months~~

56.24       ~~You were in jail or prison in the last six months~~

56.25       ~~Your wages are only protected for 60 days after they are deposited in your account so~~

56.26 ~~it would be helpful if you immediately send the undersigned creditor a copy of BANK~~

56.27 ~~STATEMENTS that show what was in your account for the past 60 days.~~

56.28       **Some of your earnings (wages) may be protected if:**

57.1       ~~If all of your earnings are not exempt, some of your earnings may still be protected for~~

57.2 ~~20 days after they were deposited in your account. The amount protected is the larger amount~~

57.3 ~~of:~~

57.4       ~~75 percent of your wages (after taxes are taken out); or~~

57.5       ~~(insert the sum of the current federal minimum wage) multiplied by 40.~~

57.6       ~~If you get any of these government benefits, include copies of any documents that show~~

57.7 ~~you get them.~~

57.8       ~~... I get other assistance based on need that is not on the list. It comes from:.....~~

57.9       ~~.....~~

57.10       ~~Make sure you include copies of any documents that show this.~~

57.11       **Other Protected Funds**

57.12       ~~The money from the following these things are also exempt for 20 days completely~~

57.13 ~~protected after they are deposited in your my account.~~

56.18       **2- Earnings**

56.19       ~~All or some of your earnings may be completely protected from garnishment if:~~

56.20       **All of your earnings (wages) may be protected if:**

56.21       ~~You get government benefits (see list of government benefits)~~

56.22       ~~You currently receive other assistance based on need~~

56.23       ~~You have received government benefits in the last six months~~

56.24       ~~You were in jail or prison in the last six months~~

56.25       ~~Your wages are only protected for 60 days after they are deposited in your account so~~

56.26 ~~it would be helpful if you immediately send the undersigned creditor a copy of BANK~~

56.27 ~~STATEMENTS that show what was in your account for the past 60 days.~~

56.28       **Some of your earnings (wages) may be protected if:**

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57.2 ~~20 days after they were deposited in your account. The amount protected is the larger amount~~

57.3 ~~of:~~

57.4       ~~75 percent of your wages (after taxes are taken out); or~~

57.5       ~~(insert the sum of the current federal minimum wage) multiplied by 40.~~

57.6       ~~If you get any of these government benefits, include copies of any documents that show~~

57.7 ~~you get them.~~

57.8       ~~... I get other assistance based on need that is not on the list. It comes from:.....~~

57.9       ~~.....~~

57.10       ~~Make sure you include copies of any documents that show this.~~

57.11       **Other Protected Funds**

57.12       ~~The money from the following these things are also exempt for 20 days completely~~

57.13 ~~protected after they are deposited in your my account.~~

57.14       ~~... Child Support~~

57.15       ~~An accident, disability, or retirement ... A retirement, disability, or accident pension~~

57.16 ~~or annuity~~

57.17       ~~Payments to you from a life insurance policy~~

57.14       ... Child Support

57.15       ~~An accident, disability, or retirement~~ ... A retirement, disability, or accident pension

57.16       or annuity

57.17       ~~Payments to you from a life insurance policy~~

57.18       ... Earnings of ~~your~~ my child who is under 18 years of age

57.19       ... Payments to me from a life insurance policy

57.20       **~~Child support~~**

57.21       ... Money paid to ~~you~~ me from a claim for damage or destruction of property. Property

57.22       includes household goods, farm tools or machinery, tools for ~~your~~ my job, business

57.23       equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture,

57.24       or appliances:

57.25       ... Death benefits paid to ~~you~~ me

57.26       **~~You WILL BE ABLE TO~~ can claim these exemptions when you RECEIVE get a**

57.27       **~~notice.~~ You will get the notice at least ~~ten~~ 10 days BEFORE a wage garnishment. BUT if**

57.28       the creditor garnishes your bank account, you ~~will not~~ won't get the notice until AFTER the

57.29       account has been frozen. If you believe the money in your bank account or your wages are

57.30       exempt, ~~YOU SHOULD IMMEDIATELY~~ contact the person below right away. YOU

58.1       **~~SHOULD~~** Tell them why you think your account or wages are exempt to see if you can

58.2       avoid garnishment.

58.3       ~~Creditor~~ .....

58.4       ~~Creditor Address~~ .....

58.5       ~~Creditor telephone number~~ .....

58.6       Creditor's Name: .....

58.7       (or creditor's lawyer's name)

58.8       Street Address: .....

58.9       City/State/Zip: .....

58.10      Phone: ..... Fax: .....

58.11      Email: .....

57.18       ... Earnings of ~~your~~ my child who is under 18 years of age

57.19       ... Payments to me from a life insurance policy

57.20       **~~Child support~~**

57.21       ... Money paid to ~~you~~ me from a claim for damage or destruction of property. Property

57.22       includes household goods, farm tools or machinery, tools for ~~your~~ my job, business

57.23       equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture,

57.24       or appliances:

57.25       ... Death benefits paid to ~~you~~ me

57.26       **~~You WILL BE ABLE TO~~ can claim these exemptions when you RECEIVE get a**

57.27       **~~notice.~~ You will get the notice at least ~~ten~~ 10 days BEFORE a wage garnishment. BUT if**

57.28       the creditor garnishes your bank account, you ~~will not~~ won't get the notice until AFTER the

57.29       account has been frozen. If you believe the money in your bank account or your wages are

57.30       exempt, ~~YOU SHOULD IMMEDIATELY~~ contact the person below right away. YOU

58.1       **~~SHOULD~~** Tell them why you think your account or wages are exempt to see if you can

58.2       avoid garnishment.

58.3       ~~Creditor~~ .....

58.4       ~~Creditor Address~~ .....

58.5       ~~Creditor telephone number~~ .....

58.6       Creditor's Name: .....

58.7       (or creditor's lawyer's name)

58.8       Street Address: .....

58.9       City/State/Zip: .....

58.10      Phone: ..... Fax: .....

58.11      Email: .....

58.12       Sec. 14. Minnesota Statutes 2024, section 571.74, is amended to read:

58.13               **571.74 GARNISHMENT SUMMONS AND NOTICE TO DEBTOR.**

58.14               The garnishment summons and notice to debtor must be substantially in the following

58.15 form. The notice to debtor must be in no smaller than 14-point type.

58.16                               ~~GARNISHMENT SUMMONS~~

58.17   ~~STATE OF MINNESOTA~~                               ~~DISTRICT COURT~~

58.18   ~~COUNTY OF .....~~                               ~~..... JUDICIAL DISTRICT~~

58.19   ~~..... (Creditor)~~

58.20   ~~..... (Debtor)~~               ~~UNPAID BALANCE .....~~

58.21   ~~..... (Debtor's Address)~~                               ~~Date of Entry~~

58.22   ~~..... (Garnishee)~~                               ~~of Judgment (or) Subject to Minnesota~~

58.23   ~~Statutes, section 571.71, clause (2)~~

58.24   State of Minnesota                               District Court

58.25   County of: .....                               Judicial District: .....

58.26   Court File Number: .....

58.27   Case Type: .....

58.28   Creditor's full name

58.29   ~~.....~~                               Garnishment Summons

58.30   and

58.31   Debtor's full name

58.32   ~~.....~~

58.33   Third Party (bank, employer, or other)

58.34   ~~.....~~

58.35   Unpaid Balance: .....

58.12       Sec. 14. Minnesota Statutes 2024, section 571.74, is amended to read:

58.13               **571.74 GARNISHMENT SUMMONS AND NOTICE TO DEBTOR.**

58.14               The garnishment summons and notice to debtor must be substantially in the following

58.15 form. The notice to debtor must be in no smaller than 14-point type.

58.16                               ~~GARNISHMENT SUMMONS~~

58.17   ~~STATE OF MINNESOTA~~                               ~~DISTRICT COURT~~

58.18   ~~COUNTY OF .....~~                               ~~..... JUDICIAL DISTRICT~~

58.19   ~~..... (Creditor)~~

58.20   ~~..... (Debtor)~~               ~~UNPAID BALANCE .....~~

58.21   ~~..... (Debtor's Address)~~                               ~~Date of Entry~~

58.22   ~~..... (Garnishee)~~                               ~~of Judgment (or) Subject to Minnesota~~

58.23   ~~Statutes, section 571.71, clause (2)~~

58.24   State of Minnesota                               District Court

58.25   County of: .....                               Judicial District: .....

58.26   Court File Number: .....

58.27   Case Type: .....

58.28   Creditor's full name

58.29   ~~.....~~                               Garnishment Summons

58.30   and

58.31   Debtor's full name

58.32   ~~.....~~

58.33   Third Party (bank, employer, or other)

58.34   ~~.....~~

58.35   Unpaid Balance: .....

59.1                               ~~GARNISHMENT SUMMONS~~



59.1 ~~GARNISHMENT SUMMONS~~

## 59.2 ~~The State of Minnesota~~

59.3 To the ~~Garnishee~~ Third Party (garnishee) named above:

59.4 You are hereby summoned and required to serve upon the creditor's attorney (or the  
59.5 creditor if not represented by an attorney) and on the debtor within 20 days after service of  
59.6 this garnishment summons upon you, a written disclosure, of the nonexempt indebtedness,  
59.7 money, or other property due or belonging to the debtor and owing by you or in your  
59.8 possession or under your control and answers to all written interrogatories that are served  
59.9 with the garnishment summons. However, if the garnishment is on earnings and the debtor  
59.10 has garnishable earnings, you shall serve the completed disclosure form on the creditor's  
59.11 attorney, or the creditor if not represented by an attorney, within ten days of the last payday  
59.12 to occur within the 90 days after the date of the service of this garnishment summons.  
59.13 "Payday" means the day which you pay earnings in the ordinary course of business. If the  
59.14 debtor has no regular paydays, "payday" means the 15th day and the last day of each month.

~~59.15 Your disclosure need not exceed 110 percent of the amount of the creditor's claim that~~  
59.16 ~~remains unpaid.~~

59.17 You shall retain garnishable earnings, other indebtedness, money, or other property in  
59.18 your possession in an amount not to exceed 110 percent of the creditor's claim until such  
59.19 time as the creditor causes a writ of execution to be served upon you, until the debtor  
59.20 authorizes you in writing to release the property to the creditor, or until the expiration of  
59.21 ..... days from the date of service of this garnishment summons upon you, at which time  
59.22 you shall return the disposable earnings, other indebtedness, money, or other property to  
59.23 the debtor.

59.24 A court has ordered that you must serve a written statement to the creditor (or to the  
59.25 creditor's lawyer). You must do this within 20 days after you get this notice. Your written  
59.26 statement should include any money, or other property of the debtor that you have or owe  
59.27 to them. It should also include answers to any questions that are in this summons.

59.28 But, if the garnishment is on earnings and the debtor has earnings that can be garnished,  
59.29 fill out the completed disclosure form. Then serve it on the creditor (or the creditor's lawyer).  
59.30 It must be served within 10 days of the last payday within the 90 days after the date you  
59.31 got this summons. If the debtor has no regular paydays, "payday" means the 15th day and  
59.32 the last day of each month.

60.1 You don't have to disclose more than 110% of the unpaid amount that is owed to the  
60.2 creditor. Keep earnings that can be garnished, other indebtedness, money, or other property  
60.3 in your possession in an amount not to exceed 110 percent of the creditor's claim. Keep this  
60.4 until:

59.2 ~~The State of Minnesota~~

59.3 To the ~~Garnishee~~ Third Party (garnishee) named above:

59.4 You are hereby summoned and required to serve upon the creditor's attorney (or the  
59.5 creditor if not represented by an attorney) and on the debtor within 20 days after service of  
59.6 this garnishment summons upon you, a written disclosure, of the nonexempt indebtedness,  
59.7 money, or other property due or belonging to the debtor and owing by you or in your  
59.8 possession or under your control and answers to all written interrogatories that are served  
59.9 with the garnishment summons. However, if the garnishment is on earnings and the debtor  
59.10 has garnishable earnings, you shall serve the completed disclosure form on the creditor's  
59.11 attorney, or the creditor if not represented by an attorney, within ten days of the last payday  
59.12 to occur within the 90 days after the date of the service of this garnishment summons.  
59.13 "Payday" means the day which you pay earnings in the ordinary course of business. If the  
59.14 debtor has no regular paydays, "payday" means the 15th day and the last day of each month.

59.15 ~~Your disclosure need not exceed 110 percent of the amount of the creditor's claim that~~  
59.16 ~~remains unpaid.~~

59.17 You shall retain garnishable earnings, other indebtedness, money, or other property in  
59.18 your possession in an amount not to exceed 110 percent of the creditor's claim until such  
59.19 time as the creditor causes a writ of execution to be served upon you, until the debtor  
59.20 authorizes you in writing to release the property to the creditor, or until the expiration of  
59.21 ..... days from the date of service of this garnishment summons upon you, at which time  
59.22 you shall return the disposable earnings, other indebtedness, money, or other property to  
59.23 the debtor.

59.24 A court has ordered that you must serve a written statement to the creditor (or to the  
59.25 creditor's lawyer). You must do this within 20 days after you get this notice. Your written  
59.26 statement should include any money, or other property of the debtor that you have or owe  
59.27 to them. It should also include answers to any questions that are in this summons.

59.28 But, if the garnishment is on earnings and the debtor has earnings that can be garnished,  
59.29 fill out the completed disclosure form. Then serve it on the creditor (or the creditor's lawyer).  
59.30 It must be served within 10 days of the last payday within the 90 days after the date you  
59.31 got this summons. If the debtor has no regular paydays, "payday" means the 15th day and  
59.32 the last day of each month.

60.1 You don't have to disclose more than 110% of the unpaid amount that is owed to the  
60.2 creditor. Keep earnings that can be garnished, other indebtedness, money, or other property  
60.3 in your possession in an amount not to exceed 110 percent of the creditor's claim. Keep this  
60.4 until:

60.5 (i) the creditor has a writ of execution served on you;

60.5 (i) the creditor has a writ of execution served on you;

60.6 (ii) the debtor gives you permission in writing to release the property to the creditor; or

60.7 (iii) it's been ... days from the day you got this garnishment summons.

60.8 Then you give the debtor back the disposable earnings, other indebtedness, money, or other

60.9 property.

## Earnings

60.11 ~~In the event~~ If you are summoned as a garnishee because you owe "earnings" (as defined  
60.12 ~~on the Earnings Garnishment Disclosure form attached to this Garnishment Summons, if~~  
60.13 ~~applicable) to the debtor, then you are required to~~ must ~~serve upon the creditor's attorney,~~  
60.14 ~~or the creditor if not represented by an attorney, a written an~~ Earnings Disclosure Form  
60.15 ~~within~~ on the creditor (or the creditor's lawyer), The Earnings Disclosure Form must be in  
60.16 writing and must be served in the time limit set forth above. "Earnings" are defined on the  
60.17 Earnings Garnishment Disclosure Form attached to this Garnishment Summons.

60.18 In the case of earnings, you ~~are further required to retain in your possession must keep~~  
60.19 all unpaid, nonexempt disposable earnings ~~owed or to be owed by you and earned or to be~~  
60.20 ~~earned~~ that you owe or will owe to the debtor ~~within during the pay period in which when~~  
60.21 this garnishment ~~summons~~ notice is served and within all subsequent pay periods whose  
60.22 ~~paydays (defined above) occur within the 90 days after the date of service of this garnishment~~  
60.23 ~~summons~~ delivered and for all pay periods within 90 days after this notice is served.

60.24 Any assignment of earnings made by the debtor to any party within ten days before the  
60.25 receipt of the first garnishment on a debt is void. Any indebtedness to you incurred by the  
60.26 debtor within the ten days before the receipt of the first garnishment on a debt may not be  
60.27 set off against amounts otherwise subject to the garnishment.

60.28 Any transfer of earnings made by the debtor to someone else within 10 days before the  
60.29 first garnishment notice is invalid. Any debt the debtor owes you from within those 10 days  
60.30 can't be used to lower the amount that can be garnished.

60.31 ~~You are prohibited By law from discharging or disciplining you can't fire or discipline~~  
60.32 ~~the debtor because the debtor's~~ their earnings have been subject to garnishment.

61.1 This Garnishment Summons includes:

61.2 (check applicable ~~box~~ the boxes that apply)

60.6 (ii) the debtor gives you permission in writing to release the property to the creditor; or

60.7 (iii) it's been ... days from the day you got this garnishment summons.

60.8 Then you give the debtor back the disposable earnings, other indebtedness, money, or other  
60.9 property.

## Earnings

60.11 In the event If you are summoned as a garnishee because you owe "earnings" (as defined  
60.12 on the Earnings Garnishment Disclosure form attached to this Garnishment Summons, if  
60.13 applicable) to the debtor, then you are required to must serve upon the creditor's attorney,  
60.14 or the creditor if not represented by an attorney, a written an Earnings Disclosure Form  
60.15 within on the creditor (or the creditor's lawyer). The Earnings Disclosure Form must be in  
60.16 writing and must be served in the time limit set forth above. "Earnings" are defined on the  
60.17 Earnings Garnishment Disclosure Form attached to this Garnishment Summons.

60.18 In the case of earnings, you ~~are further required to retain in your possession must keep~~  
60.19 all unpaid, nonexempt disposable earnings ~~owed or to be owed by you and earned or to be~~  
60.20 ~~earned that you owe or will owe to the debtor within during the pay period in which when~~  
60.21 this garnishment ~~summons notice is served and within all subsequent pay periods whose~~  
60.22 ~~paydays (defined above) occur within the 90 days after the date of service of this garnishment~~  
60.23 ~~summons~~ delivered and for all pay periods within 90 days after this notice is served.

60.24 Any assignment of earnings made by the debtor to any party within ten days before the  
60.25 receipt of the first garnishment on a debt is void. Any indebtedness to you incurred by the  
60.26 debtor within the ten days before the receipt of the first garnishment on a debt may not be  
60.27 set off against amounts otherwise subject to the garnishment.

60.28 Any transfer of earnings made by the debtor to someone else within 10 days before the  
60.29 first garnishment notice is invalid. Any debt the debtor owes you from within those 10 days  
60.30 can't be used to lower the amount that can be garnished.

60.31 ~~You are prohibited By law from discharging or disciplining you can't fire or discipline~~  
60.32 ~~the debtor because the debtor's~~ their earnings have been subject to garnishment.

61.1 This Garnishment Summons includes:

61.2 (check applicable ~~box~~ the boxes that apply)

61.3 ... Earnings garnishment (see attached Earnings Disclosure Form)

61.4 ... Nonearnings garnishment (see attached Nonearnings Disclosure Form)

61.5 ... Both Earnings and Nonearnings garnishment (see both attached Earnings and

61.6 Nonearnings Disclosure Form)

61.7

Notice to Debtor

61.8 You are being served copies of a Garnishment Summons, Earnings Garnishment

61.9 Disclosure Form, Nonwage Garnishment Disclosure Form, Garnishment Exemption Notices

61.10 and/or written Interrogatories (strike out if not applicable);2 Copies of ~~which are hereby~~

61.11 ~~served on you, were served upon the Garnishee by delivering copies~~ these same documents

61.12 were also delivered to the Garnishee. The Garnishee was paid \$15.

61.13 ~~Dated:~~ .....

61.14 ~~Attorney for Creditor (or creditor)~~

61.15 .....

61.16 .....

61.17 .....

61.18 ~~Address~~

61.19 .....

61.20 ~~Telephone~~

61.21 .....

61.22 ~~Attorney I.D. No~~

61.23 Date: .....

61.24 Creditor's Signature: .....

61.25 (or creditor's lawyer's signature)

61.26 Creditor's Name: .....

61.27 (or creditor's lawyer's name)

61.3 ... Earnings garnishment (see attached Earnings Disclosure Form)

61.4 ... Nonearnings garnishment (see attached Nonearnings Disclosure Form)

61.5 ... Both Earnings and Nonearnings garnishment (see both attached Earnings and

61.6 Nonearnings Disclosure Form)

61.7

Notice to Debtor

61.8 You are being served copies of a Garnishment Summons, Earnings Garnishment

61.9 Disclosure Form, Nonwage Garnishment Disclosure Form, Garnishment Exemption Notices

61.10 and/or written Interrogatories (strike out if not applicable);2 Copies of ~~which are hereby~~

61.11 ~~served on you, were served upon the Garnishee by delivering copies~~ these same documents

61.12 were also delivered to the Garnishee. The Garnishee was paid \$15.

61.13 ~~Dated:~~ .....

61.14 ~~Attorney for Creditor (or creditor)~~

61.15 .....

61.16 .....

61.17 .....

61.18 ~~Address~~

61.19 .....

61.20 ~~Telephone~~

61.21 .....

61.22 ~~Attorney I.D. No~~

61.23 Date: .....

61.24 Creditor's Signature: .....

61.25 (or creditor's lawyer's signature)

61.26 Creditor's Name: .....

61.27 (or creditor's lawyer's name)

61.28 Street Address: .....

61.29 City/State/Zip: .....

61.30 Phone: ..... Fax: .....

61.31 Email: .....

61.32 Sec. 15. Minnesota Statutes 2024, section 571.75, subdivision 2, is amended to read:

61.33 Subd. 2. **Contents of disclosure.** The disclosure must state:

62.1 (a) If an earnings garnishment disclosure, the amount of disposable earnings earned by

62.2 the debtor within the debtor's pay periods as specified in section 571.921.

62.3 (b) If a nonearnings garnishment disclosure, a description of any personal property or

62.4 any instrument or papers relating to this property belonging to the judgment debtor or in

62.5 which the debtor is interested or other indebtedness of the garnishee to the debtor.

62.6 (c) If the garnishee asserts any setoff, defense, claim, or lien on disposable earnings,

62.7 other indebtedness, money, or property, the garnishee shall disclose the amount and the

62.8 facts concerning the same.

62.9 (d) Whether the debtor asserts any exemption, or any other objection, known to the

62.10 garnishee against the right of the creditor to garnish the disposable earnings, other

62.11 indebtedness, money, or property disclosed.

62.12 (e) If other persons assert claims to any disposable earnings, other indebtedness, money,

62.13 or property disclosed, the garnishee shall disclose the names and addresses of these claimants

62.14 and, so far as known by the garnishee, the nature of their claims.

62.15 (f) The garnishment disclosure forms and earnings disclosure worksheet must be the

62.16 same or substantially similar to the following forms. If the garnishment affects earnings of

62.17 the debtor, the creditor shall use the earnings garnishment disclosure form. If the garnishment

62.18 affects any indebtedness, money, or property of the debtor, other than earnings, the creditor

62.19 shall use the nonearnings garnishment disclosure form. Nothing contained in this paragraph

62.20 limits the simultaneous use of the earnings and nonearnings garnishment disclosure forms.

62.21 EARNINGS DISCLOSURE FORM AND WORKSHEET

62.22 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

62.23 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

61.28 Street Address: .....

61.29 City/State/Zip: .....

61.30 Phone: ..... Fax: .....

61.31 Email: .....

61.32 Sec. 15. Minnesota Statutes 2024, section 571.75, subdivision 2, is amended to read:

61.33 Subd. 2. **Contents of disclosure.** The disclosure must state:

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62.2 the debtor within the debtor's pay periods as specified in section 571.921.

62.3 (b) If a nonearnings garnishment disclosure, a description of any personal property or

62.4 any instrument or papers relating to this property belonging to the judgment debtor or in

62.5 which the debtor is interested or other indebtedness of the garnishee to the debtor.

62.6 (c) If the garnishee asserts any setoff, defense, claim, or lien on disposable earnings,

62.7 other indebtedness, money, or property, the garnishee shall disclose the amount and the

62.8 facts concerning the same.

62.9 (d) Whether the debtor asserts any exemption, or any other objection, known to the

62.10 garnishee against the right of the creditor to garnish the disposable earnings, other

62.11 indebtedness, money, or property disclosed.

62.12 (e) If other persons assert claims to any disposable earnings, other indebtedness, money,

62.13 or property disclosed, the garnishee shall disclose the names and addresses of these claimants

62.14 and, so far as known by the garnishee, the nature of their claims.

62.15 (f) The garnishment disclosure forms and earnings disclosure worksheet must be the

62.16 same or substantially similar to the following forms. If the garnishment affects earnings of

62.17 the debtor, the creditor shall use the earnings garnishment disclosure form. If the garnishment

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62.19 shall use the nonearnings garnishment disclosure form. Nothing contained in this paragraph

62.20 limits the simultaneous use of the earnings and nonearnings garnishment disclosure forms.

62.21 EARNINGS DISCLOSURE FORM AND WORKSHEET

62.22 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

62.23 ~~COUNTY OF .....~~ ~~..... JUDICIAL DISTRICT~~

62.24 ..... (Creditor)

62.25 ..... (Debtor) GARNISHMENT

62.26 ..... (Garnishee) EARNINGS DISCLOSURE

62.27 State of Minnesota District Court

62.28 County of: ..... Judicial District: .....

62.29 Court File Number: .....

62.30 Case Type: .....

62.31 Creditor's full name

62.32 ..... Garnishment Earnings Disclosure

62.33 and For Non-Child Support Judgments

62.34 Debtor's full name

63.1 .....

63.2 Third Party (bank, employer, or other)

63.3 .....

63.4 This form is called a "Garnishment Earnings Disclosure" or "Disclosure." It is for the

63.5 employer to fill out. The "debtor" is the person who owes money. The debtor gets a copy

63.6 of this form for their own information. The debtor is also called a "judgment debtor."

63.7 The "creditor" is the party owed the money. The creditor is also called a "judgment

63.8 creditor."

63.9 The "employer" is the "third party" or "garnishee." If the debtor asks how the calculations

63.10 in this document were made, the employer **must** provide information about it.

63.11 **Definitions**

63.12 **"Earnings":** For the purpose of garnishment, "earnings" means compensation what is

63.13 paid or payable to an employee, independent contractor or self-employed person for personal

63.14 services or (a job). Also called compensation. Compensation can be wages, salary,

63.15 commission, bonus, payments, profit-sharing distributions, severance payment, fees or

63.16 other. It includes periodic payments from a pension or retirement. It can also be compensation

63.17 paid or payable to the a producer for the sale of agricultural products. This can be things

62.24 ..... (Creditor)

62.25 ..... (Debtor) GARNISHMENT

62.26 ..... (Garnishee) EARNINGS DISCLOSURE

62.27 State of Minnesota District Court

62.28 County of: ..... Judicial District: .....

62.29 Court File Number: .....

62.30 Case Type: .....

62.31 Creditor's full name

62.32 ..... Garnishment Earnings Disclosure

62.33 and For Non-Child Support Judgments

62.34 Debtor's full name

63.1 .....

63.2 Third Party (bank, employer, or other)

63.3 .....

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63.14 services or (a job). Also called compensation. Compensation can be wages, salary,

63.15 commission, bonus, payments, profit-sharing distributions, severance payment, fees or

63.16 other. It includes periodic payments from a pension or retirement. It can also be compensation

63.17 paid or payable to the a producer for the sale of agricultural products. This can be things

63.18 ~~like milk or milk products; or fruit or other horticultural products. Or things produced when~~  
63.19 ~~the producer is operating~~ in the operation of a family farm, a family farm corporation, or  
63.20 an authorized farm corporation; ~~as. This is defined in section 500.24, subdivision 2; whether~~  
63.21 ~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~  
63.22 ~~payments pursuant to a pension or retirement.~~

63.23 ~~"Disposable Earnings": Means that the part of the a person's earnings of an individual~~  
63.24 ~~remaining after the deduction from those earnings of that are left after subtracting the~~  
63.25 ~~amounts required by law to be withheld. (Amounts Note: Amounts required by law to be~~  
63.26 ~~withheld do not include items such as things like~~ health insurance, charitable contributions,  
63.27 ~~or other voluntary wage deductions.)~~

63.28 ~~"Payday": For the purpose of garnishment, "payday(s)" means the date(s) upon which~~  
63.29 ~~the date when the employer pays earnings to the debtor in the ordinary course of business~~  
63.30 ~~for doing their job. If the debtor has no regular payday, payday(s) then "payday" means the~~  
63.31 ~~fifteenth 15th and the last day of each month.~~

63.32 **The Employer/Garnishee Must Answer The Following Questions:**

64.1 1. ~~Do you~~ Right now owe, or within 90 days from the date the garnishment summons  
64.2 ~~was served on you, will you or,~~ do you expect to owe money to the debtor for earnings?

64.3 Yes ..... No .....

64.4 Yes ..... No .....

64.5 2. Within 90 days from the date you were served with the garnishment, will you or may  
64.6 you owe money to the debtor for earnings?

64.7 Yes ..... No .....

64.8 2 3. Does the debtor earn more than \$..... per week? (This amount is the greater of  
64.9 \$9.50 per hour or the current Minnesota or federal minimum wage per week.)? (use the  
64.10 number that is more)

64.11 Yes ..... No .....

64.12 Yes ..... No .....

64.13 INSTRUCTIONS FOR COMPLETING THE

64.14 EARNINGS DISCLOSURE

63.18 ~~like milk or milk products; or fruit or other horticultural products. Or things produced when~~  
63.19 ~~the producer is operating~~ in the operation of a family farm, a family farm corporation, or  
63.20 an authorized farm corporation; ~~as. This is defined in section 500.24, subdivision 2; whether~~  
63.21 ~~denominated as wages, salary, commission, bonus, or otherwise, and includes periodic~~  
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63.25 ~~amounts required by law to be withheld. (Amounts Note: Amounts required by law to be~~  
63.26 ~~withheld do not include items such as things like~~ health insurance, charitable contributions,  
63.27 ~~or other voluntary wage deductions.)~~

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63.29 ~~the date when the employer pays earnings to the debtor in the ordinary course of business~~  
63.30 ~~for doing their job. If the debtor has no regular payday, payday(s) then "payday" means the~~  
63.31 ~~fifteenth 15th and the last day of each month.~~

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64.1 1. ~~Do you~~ Right now owe, or within 90 days from the date the garnishment summons  
64.2 ~~was served on you, will you or,~~ do you expect to owe money to the debtor for earnings?

64.3 Yes ..... No .....

64.4 Yes ..... No .....

64.5 2. Within 90 days from the date you were served with the garnishment, will you or may  
64.6 you owe money to the debtor for earnings?

64.7 Yes ..... No .....

64.8 2 3. Does the debtor earn more than \$..... per week? (This amount is the greater of  
64.9 \$9.50 per hour or the current Minnesota or federal minimum wage per week.)? (use the  
64.10 number that is more)

64.11 Yes ..... No .....

64.12 Yes ..... No .....

64.13 INSTRUCTIONS FOR COMPLETING THE

64.14 EARNINGS DISCLOSURE

64.15 A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation  
64.16 on Page 2 and return this disclosure to the creditor's attorney (or the creditor if not represented  
64.17 by an attorney) within 20 days after it was served on you, and you do not need to answer  
64.18 the remaining questions.

64.19 B. If your answers to both questions 1 and 2 are "Yes," you must complete this form  
64.20 and the Earnings Disclosure Worksheet as follows:

64.21 A. If you answer "No" to question 1, 2, or 3, you don't need to answer the rest of the  
64.22 questions. You don't have to do the Earnings Disclosure Worksheet. Sign the Earnings  
64.23 Disclosure Affirmation below and return this disclosure form to the creditor's attorney (or  
64.24 the creditor if not represented by an attorney). You must return it within 20 days after it  
64.25 was served on you.

64.26 B. If you answer "Yes" to question 1 or 2, and "Yes" to question 3, sign the Earnings  
64.27 Disclosure Affirmation below. You must return it to the creditor's attorney (or the creditor  
64.28 if not represented by an attorney) within 20 days. You must also fill out the rest of this form.  
64.29 Read the instructions for the Earnings Disclosure Worksheet.

64.30 **Earnings Disclosure Affirmation**

65.1 I, ..... (person signing Affirmation), am the third party/employer or I am  
65.2 authorized by the third party/employer to complete this earnings disclosure and have done  
65.3 so truthfully and to the best of my knowledge.

65.4 Date: .....

65.5 Signature of Third Party/Employer:

65.6 .....

65.7 Title: .....

65.8 Phone: .....

65.9 **Instructions for Completing the Earnings Disclosure Worksheet**

65.10 For each payday that falls within 90 days from the date the garnishment ~~summons~~ was  
65.11 served on you, you **must** calculate the amount of earnings to be ~~retained by completing~~  
65.12 ~~Steps 3 through 11, and enter the amounts on the Earnings Disclosure Worksheet. UPON~~  
65.13 ~~REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~  
65.14 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~  
65.15 ~~DISCLOSURE WERE MADE.~~ withheld. Enter the amounts on the Earnings Disclosure  
65.16 Worksheet.

64.15 A. If your answer to either question 1 or 2 is "No," then you must sign the affirmation  
64.16 on Page 2 and return this disclosure to the creditor's attorney (or the creditor if not represented  
64.17 by an attorney) within 20 days after it was served on you, and you do not need to answer  
64.18 the remaining questions.

64.19 B. If your answers to both questions 1 and 2 are "Yes," you must complete this form  
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64.23 Disclosure Affirmation below and return this disclosure form to the creditor's attorney (or  
64.24 the creditor if not represented by an attorney). You must return it within 20 days after it  
64.25 was served on you.

64.26 B. If you answer "Yes" to question 1 or 2, and "Yes" to question 3, sign the Earnings  
64.27 Disclosure Affirmation below. You must return it to the creditor's attorney (or the creditor  
64.28 if not represented by an attorney) within 20 days. You must also fill out the rest of this form.  
64.29 Read the instructions for the Earnings Disclosure Worksheet.

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65.3 so truthfully and to the best of my knowledge.

65.4 Date: .....

65.5 Signature of Third Party/Employer:

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65.7 Title: .....

65.8 Phone: .....

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65.11 served on you, you **must** calculate the amount of earnings to be ~~retained by completing~~  
65.12 ~~Steps 3 through 11, and enter the amounts on the Earnings Disclosure Worksheet. UPON~~  
65.13 ~~REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH~~  
65.14 ~~INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS~~  
65.15 ~~DISCLOSURE WERE MADE.~~ withheld. Enter the amounts on the Earnings Disclosure  
65.16 Worksheet.

65.17 Each payday, you must retain the amount of earnings listed in Column I on the Earnings  
65.18 Disclosure Worksheet.

65.19 You must return this Earnings Disclosure Form and the Earnings Disclosure Worksheet  
65.20 to the creditor's attorney (or the creditor if not represented by an attorney) and deliver  
65.21 a copy to the debtor within ten days after the last payday that falls within the 90-day  
65.22 period.

65.23 If the claim is wholly satisfied or if the debtor's employment ends before the expiration  
65.24 of the 90-day period, your disclosure should be made within ten days after the last payday  
65.25 for which earnings were attached.

65.26 For Steps 3 through 11, "Columns" refers to columns on the Earnings Disclosure Worksheet.

65.27 3. COLUMN A: Enter the date of debtor's payday.

65.28 4. COLUMN B: Enter debtor's gross earnings for each payday.

65.29 5. COLUMN C: Enter debtor's disposable earnings for each payday.

65.30 6. COLUMN D: Enter 25 percent of disposable earnings. (Multiply  
65.31 Column C by .25.)

65.32 7. COLUMN E: Enter here the greater of 40 times \$9.50 or 40 times the  
65.33 hourly federal minimum wage (\$.....) times the  
65.34 number of work weeks included in each payday. (Note:  
65.35 If a pay period includes days in excess of whole work  
65.36 weeks, the additional days should be counted as a  
66.1 fraction of a work week equal to the number of  
66.2 workdays in excess of a whole work week divided by  
66.3 the number of workdays in a normal work week.)

66.4 8. COLUMN F: Subtract the amount in Column E from the amount in  
66.5 Column C, and enter here.

66.6 9. COLUMN G: Enter here the lesser of the amount in Column D and  
66.7 the amount in Column F.

66.8 10. COLUMN H: Enter here any amount claimed by you as a setoff,  
66.9 defense, lien, or claim, or any amount claimed by any  
66.10 other person as an exemption or adverse interest which  
66.11 would reduce the amount of earnings owing to the  
66.12 debtor. (Note: Any indebtedness to you incurred by the  
66.13 debtor within the ten days before the receipt of the first  
66.14 garnishment on a debt may not be set off against

65.17 Each payday, you must retain the amount of earnings listed in Column I on the Earnings  
65.18 Disclosure Worksheet.

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65.20 to the creditor's attorney (or the creditor if not represented by an attorney) and deliver  
65.21 a copy to the debtor within ten days after the last payday that falls within the 90-day  
65.22 period.

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65.31 Column C by .25.)

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65.33 hourly federal minimum wage (\$.....) times the  
65.34 number of work weeks included in each payday. (Note:  
65.35 If a pay period includes days in excess of whole work  
65.36 weeks, the additional days should be counted as a  
66.1 fraction of a work week equal to the number of  
66.2 workdays in excess of a whole work week divided by  
66.3 the number of workdays in a normal work week.)

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66.5 Column C, and enter here.

66.6 9. COLUMN G: Enter here the lesser of the amount in Column D and  
66.7 the amount in Column F.

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66.9 defense, lien, or claim, or any amount claimed by any  
66.10 other person as an exemption or adverse interest which  
66.11 would reduce the amount of earnings owing to the  
66.12 debtor. (Note: Any indebtedness to you incurred by the  
66.13 debtor within the ten days before the receipt of the first  
66.14 garnishment on a debt may not be set off against



66.15 amounts otherwise subject to the garnishment. Any  
66.16 assignment of earnings made by the debtor to any party  
66.17 within ten days before the receipt of the first  
66.18 garnishment on a debt is void.)

66.19 You must also describe your claim(s) and the claims of  
66.20 others, if known, in the space provided below the  
66.21 worksheet and state the name(s) and address(es) of these  
66.22 persons:

66.23 Enter zero in Column H if there are no claims by you  
66.24 or others which would reduce the amount of earnings  
66.25 owing to the debtor.

66.26	41.	COLUMN I.	Subtract the amount in Column H from the amount in
66.27			Column G and enter here. This is the amount of earnings
66.28			that you must retain for the payday for which the
66.29			calculations were made.

66.30 ~~AFFIRMATION~~

66.31 I, ..... (person signing Affirmation), am the garnishee or I am authorized by  
66.32 the garnishee to complete this earnings disclosure, and have done so truthfully and to the  
66.33 best of my knowledge.

66.34 ~~Dated:~~ .....

66.35 ~~Signature~~

---



---

66.37	Title
-------	-------

66.38

66.39 ~~Telephone Number~~

66.40 ~~EARNINGS DISCLOSURE WORKSHEET~~

66.41 \_\_\_\_\_  
.....

66.42 ~~Debtor's Name~~

66.15 amounts otherwise subject to the garnishment. Any  
66.16 assignment of earnings made by the debtor to any party  
66.17 within ten days before the receipt of the first  
66.18 garnishment on a debt is void.)

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66.20 others, if known, in the space provided below the  
66.21 worksheet and state the name(s) and address(es) of these  
66.22 persons.

66.23 Enter zero in Column H if there are no claims by you  
66.24 or others which would reduce the amount of earnings  
66.25 owing to the debtor.

66.26	11.	COLUMN I.	Subtract the amount in Column H from the amount in
66.27			Column G and enter here. This is the amount of earnings
66.28			that you must retain for the payday for which the
66.29			calculations were made.

66.30 ~~AFFIRMATION~~

66.31 I, ..... (person signing Affirmation), am the garnishee or I am authorized by  
66.32 the garnishee to complete this earnings disclosure, and have done so truthfully and to the  
66.33 best of my knowledge.

66.34 ~~Dated:~~ .....

66.35 ~~Signature~~

66.36

66.37 ~~Title~~

66.38

66.39 ~~Telephone Number~~

66.40 ~~EARNINGS DISCLOSURE WORKSHEET~~66.41 .....

66.42 ~~Debtor's Name~~

67.1        You **must**:

67.2        1. Withhold the amount of earnings listed in column I on the Earnings Disclosure

67.3        Worksheet each payday.

67.4        2. After 90 days, return this Earnings Disclosure Worksheet to the creditor's attorney

67.5        (or the creditor if not represented by an attorney). Include all the money withheld. Sign the

67.6        Affirmation at the end of the worksheet before returning.

67.7        3. Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

67.8        last payday that falls within the 90-day period.

67.9        If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period

67.10       is over, you need to do the last disclosure and withholdings within 10 days of their last

67.11       payday that you withheld money.

67.12       **Calculating Percentage of Disposable Earnings**

67.13       **Note to Creditor:** You must fill out this chart before sending this form to the employer.

67.14       Use the current minimum wage found online at: <https://www.dli.mn.gov/minwage>.

67.15       Minimum Wage = \$MW/hour.

67.16		<u>then this percentage of the disposable</u>
67.17	<u>if the weekly gross earnings are:</u>	<u>earnings are withheld:</u>
67.18	<u>Less than [40 X MW]</u>	<u>0%</u>
67.19	<u>[40 X MW + .01] to [60 X MW]</u>	<u>10%</u>
67.20	<u>[60 X MW + .01] to [80 X MW]</u>	<u>15%</u>
67.21	<u>[80 X MW + .01] or more</u>	<u>25%</u>

67.22       **Employer:** Use this creditor's calculation chart to know what percentage of earnings

67.23       should be withheld.

67.24       **Earnings Disclosure Worksheet**

67.25       .....

67.26       Debtor's Name

67.1        You **must**:

67.2        1. Withhold the amount of earnings listed in column I on the Earnings Disclosure

67.3        Worksheet each payday.

67.4        2. After 90 days, return this Earnings Disclosure Worksheet to the creditor's attorney

67.5        (or the creditor if not represented by an attorney). Include all the money withheld. Sign the

67.6        Affirmation at the end of the worksheet before returning.

67.7        3. Deliver a copy of the disclosure and worksheet to the debtor within 10 days after the

67.8        last payday that falls within the 90-day period.

67.9        If the debt (judgment) is fully paid off or if the debtor's job ends before the 90-day period

67.10       is over, you need to do the last disclosure and withholdings within 10 days of their last

67.11       payday that you withheld money.

67.12       **Calculating Percentage of Disposable Earnings**

67.13       **Note to Creditor:** You must fill out this chart before sending this form to the employer.

67.14       Use the current minimum wage found online at: <https://www.dli.mn.gov/minwage>.

67.15       Minimum Wage = \$MW/hour.

67.16		<u>then this percentage of the disposable</u>
67.17	<u>if the weekly gross earnings are:</u>	<u>earnings are withheld:</u>
67.18	<u>Less than [40 X MW]</u>	<u>0%</u>
67.19	<u>[40 X MW + .01] to [60 X MW]</u>	<u>10%</u>
67.20	<u>[60 X MW + .01] to [80 X MW]</u>	<u>15%</u>
67.21	<u>[80 X MW + .01] or more</u>	<u>25%</u>

67.22       **Employer:** Use this creditor's calculation chart to know what percentage of earnings

67.23       should be withheld.

67.24       **Earnings Disclosure Worksheet**

67.25       .....

67.26       Debtor's Name

67.27	A	B	C
67.28	Payday Date	Gross Earnings	Disposable Earnings
67.29			
67.30	1. ....	\$ .....	\$ .....
67.31	2. ....	.....	.....
67.32	3. ....	.....	.....
67.33	4. ....	.....	.....
68.1	5. ....	.....	.....
68.2	6. ....	.....	.....
68.3	7. ....	.....	.....
68.4	<del>8.</del> .....	.....	.....
68.5	<del>9.</del> .....	.....	.....
68.6	<del>10.</del> .....	.....	.....
68.7	<u>Column A.</u> Enter the debtor's payday.		
68.8	<u>Column B.</u> Enter the debtor's gross earnings for each payday.		
68.9	<u>Column C.</u> Enter the debtor's disposable earnings for each payday.		
68.10	D	E	F
68.11	<del>25%</del> of withholding	Greater of 40 X	
68.12	of Column C	<del>\$9.50 or 40 X</del>	
68.13	(Use the creditor's	MN or Fed. Min.	Column C minus
68.14	calculation chart)	Wage	Column E
68.15	1. ....	.....	.....
68.16	2. ....	.....	.....
68.17	3. ....	.....	.....
68.18	4. ....	.....	.....

67.27	A	B	C
67.28	Payday Date	Gross Earnings	Disposable Earnings
67.29			
67.30	1. ....	\$ .....	\$ .....
67.31	2. ....	.....	.....
67.32	3. ....	.....	.....
67.33	4. ....	.....	.....
68.1	5. ....	.....	.....
68.2	6. ....	.....	.....
68.3	7. ....	.....	.....
68.4	<del>8.</del> .....	.....	.....
68.5	<del>9.</del> .....	.....	.....
68.6	<del>10.</del> .....	.....	.....
68.7	<u>Column A.</u> Enter the debtor's payday.		
68.8	<u>Column B.</u> Enter the debtor's gross earnings for each payday.		
68.9	<u>Column C.</u> Enter the debtor's disposable earnings for each payday.		
68.10	D	E	F
68.11	<del>25%</del> of withholding	Greater of 40 X	
68.12	of Column C	<del>\$9.50 or 40 X</del>	
68.13	(Use the creditor's	MN or Fed. Min.	Column C minus
68.14	calculation chart)	Wage	Column E
68.15	1. ....	.....	.....
68.16	2. ....	.....	.....
68.17	3. ....	.....	.....
68.18	4. ....	.....	.....

68.19	5.	.....	.....	.....
68.20	6.	.....	.....	.....
68.21	7.	.....	.....	.....
68.22	<del>8.</del>	.....	.....	.....
68.23	<del>9.</del>	.....	.....	.....
68.24	<del>10.</del>	.....	.....	.....

68.25      **Column D.** Enter the percentage of disposable earnings that will be withheld. Get this  
68.26      number from the creditor's calculation chart.

68.27      **Column E.** Calculate 40 times the current Minnesota minimum wage (or 40 times the  
68.28      current federal minimum wage) times the number of work weeks in each payday. Enter the  
68.29      bigger number here. **Note:** If a payday has extra days that are more than a full work week,  
68.30      count those extra days as part of a work week. Do this by dividing the number of extra  
68.31      workdays by the number of workdays in a normal week.

68.32      **Column F.** Subtract the amount in column E from the amount in column C and enter  
68.33      here.

69.1	G	H	I
69.2		Setoff, Lien,	
69.3	Lesser of Column D	Adverse Interest,	Column G minus
69.4	and Column F	or Other Claims	Column H
69.5	1.	.....	.....
69.6	2.	.....	.....
69.7	3.	.....	.....
69.8	4.	.....	.....
69.9	5.	.....	.....
69.10	6.	.....	.....
69.11	7.	.....	.....

68.19	5.	.....	.....	.....
68.20	6.	.....	.....	.....
68.21	7.	.....	.....	.....
68.22	<del>8.</del>	.....	.....	.....
68.23	<del>9.</del>	.....	.....	.....
68.24	<del>10.</del>	.....	.....	.....

68.25      **Column D.** Enter the percentage of disposable earnings that will be withheld. Get this  
68.26      number from the creditor's calculation chart.

68.27      **Column E.** Calculate 40 times the current Minnesota minimum wage (or 40 times the  
68.28      current federal minimum wage) times the number of work weeks in each payday. Enter the  
68.29      bigger number here. **Note:** If a payday has extra days that are more than a full work week,  
68.30      count those extra days as part of a work week. Do this by dividing the number of extra  
68.31      workdays by the number of workdays in a normal week.

68.32      **Column F.** Subtract the amount in column E from the amount in column C and enter  
68.33      here.

69.1	G	H	I
69.2		Setoff, Lien,	
69.3	Lesser of Column D	Adverse Interest,	Column G minus
69.4	and Column F	or Other Claims	Column H
69.5	1.	.....	.....
69.6	2.	.....	.....
69.7	3.	.....	.....
69.8	4.	.....	.....
69.9	5.	.....	.....
69.10	6.	.....	.....
69.11	7.	.....	.....

69.12

8. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.13

9. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.14

10. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.15

Total of Column I= \$ \_\_\_\_\_

69.16

69.17

Column G. Look at column D and column F. Enter the smaller amount of the two here in column G.

69.18

69.19

Column H. Enter any amount claimed by you that would lower the amount of earnings that will go to the debtor. Things like:

69.20

(i) a setoff,

69.21

(ii) a defense,

69.22

(iii) a lien,

69.23

(iv) a claim, or

69.24

(v) any amount claimed by any other person as an exemption or adverse interest.

69.25

69.26

Note: You must describe your claim(s) and the claims of others, if known, in the spaces after this worksheet.

69.27

69.28

Enter zero in column H if there are no claims by you or others which would lower the amount of earnings owed to the debtor.

69.29

69.30

69.31

69.32

69.33

Note: Any debt that happened within 10 days before you got the first garnishment on a debt may not be set off against the earnings that are affected by this garnishment. Any wage assignment made by the debtor within 10 days before you got the first garnishment on a debt is void. Wage assignment is when a debtor voluntarily agrees to money being taken out of their earnings.

70.1

70.2

Column I. Subtract the amount in column H from the amount in column G and enter here. This is the amount of earnings that go to the creditor.

70.3

70.4

70.5

70.6

\*If you entered any amount in Column H for any payday(s), you must payday, describe those claims below either. It doesn't matter if they are your claims, or the claims of others. For amounts claimed claims by others you must both state, list the names and addresses of these persons each, and the nature of describe their claim claims, if known you know.

70.7

\_\_\_\_\_

70.8

\_\_\_\_\_

69.12

8. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.13

9. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.14

10. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

69.15

Total of Column I= \$ \_\_\_\_\_

69.16

69.17

Column G. Look at column D and column F. Enter the smaller amount of the two here in column G.

69.18

69.19

Column H. Enter any amount claimed by you that would lower the amount of earnings that will go to the debtor. Things like:

69.20

(i) a setoff,

69.21

(ii) a defense,

69.22

(iii) a lien,

69.23

(iv) a claim, or

69.24

(v) any amount claimed by any other person as an exemption or adverse interest.

69.25

69.26

Note: You must describe your claim(s) and the claims of others, if known, in the spaces after this worksheet.

69.27

69.28

Enter zero in column H if there are no claims by you or others which would lower the amount of earnings owed to the debtor.

69.29

69.30

69.31

69.32

69.33

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70.1

70.2

Column I. Subtract the amount in column H from the amount in column G and enter here. This is the amount of earnings that go to the creditor.

70.3

70.4

70.5

70.6

\*If you entered any amount in Column H for any payday(s), you must payday, describe those claims below either. It doesn't matter if they are your claims, or the claims of others. For amounts claimed claims by others you must both state, list the names and addresses of these persons each, and the nature of describe their claim claims, if known you know.

70.7

\_\_\_\_\_

70.8

\_\_\_\_\_

70.9 .....  
70.10 ~~AFFIRMATION~~  
70.11 Earnings Worksheet Affirmation  
70.12 I, ..... (person signing Affirmation), am the third ~~party~~ party/employer or I  
70.13 am authorized by the third ~~party~~ party/employer to complete this earnings disclosure  
70.14 ~~worksheet~~, and have done so truthfully and to the best of my knowledge.  
  
70.15 ~~Dated:~~ .....  
70.16 ~~Signature~~ .....  
70.17 ~~Title~~ .....  
70.18 ~~Telephone Number (....)~~ .....  
  
70.19 Date: .....  
70.20 Third Party's Name: .....  
70.21 Third Party's Signature: .....  
70.22 Phone: ..... Fax: .....  
70.23 Email: .....  
  
70.24 EARNINGS DISCLOSURE FORM AND WORKSHEET  
70.25 FOR CHILD SUPPORT DEBTOR  
  
70.26 STATE OF MINNESOTA DISTRICT COURT  
70.27 COUNTY OF ..... JUDICIAL DISTRICT  
  
70.28 ..... (Creditor)  
70.29 ..... (Debtor) GARNISHMENT  
70.30 ..... (Garnishee) EARNINGS DISCLOSURE  
  
70.31 DEFINITIONS

70.9 .....  
70.10 ~~AFFIRMATION~~  
70.11 Earnings Worksheet Affirmation  
70.12 I, ..... (person signing Affirmation), am the third ~~party~~ party/employer or I  
70.13 am authorized by the third ~~party~~ party/employer to complete this earnings disclosure  
70.14 ~~worksheet~~, and have done so truthfully and to the best of my knowledge.  
  
70.15 ~~Dated:~~ .....  
70.16 ~~Signature~~ .....  
70.17 ~~Title~~ .....  
70.18 ~~Telephone Number (....)~~ .....  
  
70.19 Date: .....  
70.20 Third Party's Name: .....  
70.21 Third Party's Signature: .....  
70.22 Phone: ..... Fax: .....  
70.23 Email: .....  
  
70.24 EARNINGS DISCLOSURE FORM AND WORKSHEET  
70.25 FOR CHILD SUPPORT DEBTOR  
  
70.26 STATE OF MINNESOTA DISTRICT COURT  
70.27 COUNTY OF ..... JUDICIAL DISTRICT  
  
70.28 ..... (Creditor)  
70.29 ..... (Debtor) GARNISHMENT  
70.30 ..... (Garnishee) EARNINGS DISCLOSURE  
  
70.31 DEFINITIONS

71.1 "EARNINGS": For the purpose of execution, "earnings" means compensation paid or  
71.2 payable to an employee for personal services or compensation paid or payable to the producer  
71.3 for the sale of agricultural products; milk or milk products; or fruit or other horticultural  
71.4 products produced when the producer is operating a family farm, a family farm corporation,  
71.5 or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether  
71.6 denominated as wages, salary, commission, bonus, or otherwise, and includes periodic  
71.7 payments pursuant to a pension or retirement, workers' compensation, or unemployment  
71.8 benefits.

71.9 "DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining  
71.10 after the deduction from those earnings of amounts required by law to be withheld. (Amounts  
71.11 required by law to be withheld do not include items such as health insurance, charitable  
71.12 contributions, or other voluntary wage deductions.)

71.13 "PAYDAY": For the purpose of execution, "payday(s)" means the date(s) upon which  
71.14 the employer pays earnings to the debtor in the ordinary course of business. If the judgment  
71.15 debtor has no regular payday, payday(s) means the 15th and the last day of each month.

71.16 THE GARNISHEE MUST ANSWER THE FOLLOWING QUESTION:

71.17 (1) Do you now owe, or within 90 days from the date the execution levy was served on  
71.18 you, will you or may you owe money to the debtor for earnings?

71.19 Yes ..... No .....

71.20 INSTRUCTIONS FOR COMPLETING THE

71.21 EARNINGS DISCLOSURE

71.22 A. If your answer to question 1 is "No," then you must sign the affirmation below and  
71.23 return this disclosure to the creditor's attorney (or the creditor if not represented by an  
71.24 attorney) within 20 days after it was served on you, and you do not need to answer the  
71.25 remaining questions.

71.26 B. If your answer to question 1 is "Yes," you must complete this form and the Earnings  
71.27 Disclosure Worksheet as follows:

71.28 For each payday that falls within 90 days from the date the garnishment summons was  
71.29 served on you, YOU MUST calculate the amount of earnings to be retained by completing  
71.30 steps 2 through 8 on page 2, and enter the amounts on the Earnings Disclosure Worksheet.  
71.31 UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH  
71.32 INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS  
71.33 DISCLOSURE WERE MADE.

71.1 "EARNINGS": For the purpose of execution, "earnings" means compensation paid or  
71.2 payable to an employee for personal services or compensation paid or payable to the producer  
71.3 for the sale of agricultural products; milk or milk products; or fruit or other horticultural  
71.4 products produced when the producer is operating a family farm, a family farm corporation,  
71.5 or an authorized farm corporation, as defined in section 500.24, subdivision 2, whether  
71.6 denominated as wages, salary, commission, bonus, or otherwise, and includes periodic  
71.7 payments pursuant to a pension or retirement, workers' compensation, or unemployment  
71.8 benefits.

71.9 "DISPOSABLE EARNINGS": Means that part of the earnings of an individual remaining  
71.10 after the deduction from those earnings of amounts required by law to be withheld. (Amounts  
71.11 required by law to be withheld do not include items such as health insurance, charitable  
71.12 contributions, or other voluntary wage deductions.)

71.13 "PAYDAY": For the purpose of execution, "payday(s)" means the date(s) upon which  
71.14 the employer pays earnings to the debtor in the ordinary course of business. If the judgment  
71.15 debtor has no regular payday, payday(s) means the 15th and the last day of each month.

71.16 THE GARNISHEE MUST ANSWER THE FOLLOWING QUESTION:

71.17 (1) Do you now owe, or within 90 days from the date the execution levy was served on  
71.18 you, will you or may you owe money to the debtor for earnings?

71.19 Yes ..... No .....

71.20 INSTRUCTIONS FOR COMPLETING THE

71.21 EARNINGS DISCLOSURE

71.22 A. If your answer to question 1 is "No," then you must sign the affirmation below and  
71.23 return this disclosure to the creditor's attorney (or the creditor if not represented by an  
71.24 attorney) within 20 days after it was served on you, and you do not need to answer the  
71.25 remaining questions.

71.26 B. If your answer to question 1 is "Yes," you must complete this form and the Earnings  
71.27 Disclosure Worksheet as follows:

71.28 For each payday that falls within 90 days from the date the garnishment summons was  
71.29 served on you, YOU MUST calculate the amount of earnings to be retained by completing  
71.30 steps 2 through 8 on page 2, and enter the amounts on the Earnings Disclosure Worksheet.  
71.31 UPON REQUEST, THE EMPLOYER MUST PROVIDE THE DEBTOR WITH  
71.32 INFORMATION AS TO HOW THE CALCULATIONS REQUIRED BY THIS  
71.33 DISCLOSURE WERE MADE.

72.1 Each payday, you must retain the amount of earnings listed in column G on the Earnings  
72.2 Disclosure Worksheet.

72.3 You must pay the attached earnings and return this earnings disclosure form and the  
72.4 Earnings Disclosure Worksheet to the creditor's attorney (or the creditor if not represented  
72.5 by an attorney) and deliver a copy to the debtor within ten days after the last payday  
72.6 that falls within the 90-day period. If the claim is wholly satisfied or if the debtor's  
72.7 employment ends before the expiration of the 90-day period, your disclosure should be  
72.8 made within ten days after the last payday for which earnings were attached.

72.9 For steps 2 through 8, "columns" refers to columns on the Earnings Disclosure Worksheet.

72.10 (2) COLUMN A. Enter the date of debtor's payday.

72.11 (3) COLUMN B. Enter debtor's gross earnings for each payday.

72.12 (4) COLUMN C. Enter debtor's disposable earnings for each payday.

72.13 (5) COLUMN D. Enter either 50, 55, 60, or 65 percent of disposable earnings, based  
72.14 on which of the following descriptions fits the child support judgment debtor:

72.15 (a) 50 percent of the judgment debtor's disposable income, if the judgment debtor is  
72.16 supporting a spouse or dependent child and the judgment is 12 weeks old or less (12 weeks  
72.17 to be calculated to the beginning of the work week in which the execution levy is received);

72.18 (b) 55 percent of the judgment debtor's disposable income, if the judgment debtor is  
72.19 supporting a spouse or dependent child, and the judgment is over 12 weeks old (12 weeks  
72.20 to be calculated to the beginning of the work week in which the execution levy is received);

72.21 (c) 60 percent of the judgment debtor's disposable income, if the judgment debtor is not  
72.22 supporting a spouse or dependent child and the judgment is 12 weeks old or less (12 weeks  
72.23 to be calculated to the beginning of the work week in which the execution levy is received);  
72.24 or

72.25 (d) 65 percent of the judgment debtor's disposable income, if the judgment debtor is not  
72.26 supporting a spouse or dependent child, and the judgment is over 12 weeks old (12 weeks  
72.27 to be calculated to the beginning of the work week in which the execution levy is received).  
72.28 (Multiply column C by .50, .55, .60, or .65, as appropriate.)

72.29 (6) COLUMN E. Enter here any amount claimed by you as a setoff, defense, lien, or  
72.30 claim, or any amount claimed by any other person as an exemption or adverse interest that  
72.31 would reduce the amount of earnings owing to the debtor. (Note: Any assignment of earnings  
72.32 made by the debtor to any party within ten days before the receipt of the first garnishment  
73.1 on a debt is void. Any indebtedness to you incurred by the debtor within the ten days before  
73.2 the receipt of the first garnishment on a debt may not be set off against amounts otherwise  
73.3 subject to the garnishment.)

72.1 Each payday, you must retain the amount of earnings listed in column G on the Earnings  
72.2 Disclosure Worksheet.

72.3 You must pay the attached earnings and return this earnings disclosure form and the  
72.4 Earnings Disclosure Worksheet to the creditor's attorney (or the creditor if not represented  
72.5 by an attorney) and deliver a copy to the debtor within ten days after the last payday  
72.6 that falls within the 90-day period. If the claim is wholly satisfied or if the debtor's  
72.7 employment ends before the expiration of the 90-day period, your disclosure should be  
72.8 made within ten days after the last payday for which earnings were attached.

72.9 For steps 2 through 8, "columns" refers to columns on the Earnings Disclosure Worksheet.

72.10 (2) COLUMN A. Enter the date of debtor's payday.

72.11 (3) COLUMN B. Enter debtor's gross earnings for each payday.

72.12 (4) COLUMN C. Enter debtor's disposable earnings for each payday.

72.13 (5) COLUMN D. Enter either 50, 55, 60, or 65 percent of disposable earnings, based  
72.14 on which of the following descriptions fits the child support judgment debtor:

72.15 (a) 50 percent of the judgment debtor's disposable income, if the judgment debtor is  
72.16 supporting a spouse or dependent child and the judgment is 12 weeks old or less (12 weeks  
72.17 to be calculated to the beginning of the work week in which the execution levy is received);

72.18 (b) 55 percent of the judgment debtor's disposable income, if the judgment debtor is  
72.19 supporting a spouse or dependent child, and the judgment is over 12 weeks old (12 weeks  
72.20 to be calculated to the beginning of the work week in which the execution levy is received);

72.21 (c) 60 percent of the judgment debtor's disposable income, if the judgment debtor is not  
72.22 supporting a spouse or dependent child and the judgment is 12 weeks old or less (12 weeks  
72.23 to be calculated to the beginning of the work week in which the execution levy is received);  
72.24 or

72.25 (d) 65 percent of the judgment debtor's disposable income, if the judgment debtor is not  
72.26 supporting a spouse or dependent child, and the judgment is over 12 weeks old (12 weeks  
72.27 to be calculated to the beginning of the work week in which the execution levy is received).  
72.28 (Multiply column C by .50, .55, .60, or .65, as appropriate.)

72.29 (6) COLUMN E. Enter here any amount claimed by you as a setoff, defense, lien, or  
72.30 claim, or any amount claimed by any other person as an exemption or adverse interest that  
72.31 would reduce the amount of earnings owing to the debtor. (Note: Any assignment of earnings  
72.32 made by the debtor to any party within ten days before the receipt of the first garnishment  
73.1 on a debt is void. Any indebtedness to you incurred by the debtor within the ten days before  
73.2 the receipt of the first garnishment on a debt may not be set off against amounts otherwise  
73.3 subject to the garnishment.)



73.4

You must also describe your claim(s) and the claims of others, if known, in the space provided below the worksheet and state the name(s) and address(es) of these persons.

73.6

Enter zero in column E if there are no claims by you or others that would reduce the amount of earnings owing to the judgment debtor.

73.8

(7) COLUMN F. Subtract the amount in column E from the amount in column D and enter here. This is the amount of earnings that you must remit for the payday for which the calculations were made.

73.11

AFFIRMATION

73.12

I, ..... (person signing Affirmation), am the garnishee or I am authorized by the

73.13

garnishee to complete this earnings disclosure, and have done so truthfully and to the best

73.14

of my knowledge.

73.15

Dated: .....

73.16

Signature

73.17

.....

73.18

Title

73.19

.....

73.20

Telephone Number

73.21

EARNINGS DISCLOSURE

73.22

WORKSHEET

73.23

Debtor's Name

73.24

A

73.25

Payday Date

73.26

73.27

1. ....

73.28

2. ....

73.29

3. ....

73.30

4. ....

B

Gross Earnings

C

Disposable Earnings

73.4

You must also describe your claim(s) and the claims of others, if known, in the space provided below the worksheet and state the name(s) and address(es) of these persons.

73.6

Enter zero in column E if there are no claims by you or others that would reduce the amount of earnings owing to the judgment debtor.

73.8

(7) COLUMN F. Subtract the amount in column E from the amount in column D and enter here. This is the amount of earnings that you must remit for the payday for which the calculations were made.

73.11

AFFIRMATION

73.12

I, ..... (person signing Affirmation), am the garnishee or I am authorized by the

73.13

garnishee to complete this earnings disclosure, and have done so truthfully and to the best

73.14

of my knowledge.

73.15

Dated: .....

73.16

Signature

73.17

.....

73.18

Title

73.19

.....

73.20

Telephone Number

73.21

EARNINGS DISCLOSURE

73.22

WORKSHEET

73.23

Debtor's Name

73.24

A

73.25

Payday Date

73.26

73.27

1. ....

73.28

2. ....

73.29

3. ....

73.30

4. ....

B

Gross Earnings

C

Disposable Earnings

73.31	5.	.....	.....	.....
73.32	6.	.....	.....	.....
73.33	7.	.....	.....	.....
73.34	8.	.....	.....	.....
74.1	9.	.....	.....	.....
74.2	10.	.....	.....	.....
74.3	D	E	F	
74.4	Either 50, 55, 60, or	Setoff, Lien,	Column D minus	
74.5	65% of Column C	Adverse Interest,	Column E	
74.6		or Other Claims		
74.7	1.	.....	.....	
74.8	2.	.....	.....	
74.9	3.	.....	.....	
74.10	4.	.....	.....	
74.11	5.	.....	.....	
74.12	6.	.....	.....	
74.13	7.	.....	.....	
74.14	8.	.....	.....	
74.15	9.	.....	.....	
74.16	10.	.....	.....	
74.17		TOTAL OF COLUMN F \$.....		
74.18	*If you entered any amount in column E for any payday(s), you must describe below			
74.19	either your claims, or the claims of others. For amounts claimed by others, you must both			
74.20	state the names and addresses of such persons, and the nature of their claim, if known.			
74.21	.....			

73.31	5.	.....	.....	
73.32	6.	.....	.....	
73.33	7.	.....	.....	
73.34	8.	.....	.....	
74.1	9.	.....	.....	
74.2	10.	.....	.....	
74.3	D	E	F	
74.4	Either 50, 55, 60, or	Setoff, Lien,	Column D minus	
74.5	65% of Column C	Adverse Interest,	Column E	
74.6		or Other Claims		
74.7	1.	.....	.....	
74.8	2.	.....	.....	
74.9	3.	.....	.....	
74.10	4.	.....	.....	
74.11	5.	.....	.....	
74.12	6.	.....	.....	
74.13	7.	.....	.....	
74.14	8.	.....	.....	
74.15	9.	.....	.....	
74.16	10.	.....	.....	
74.17		TOTAL OF COLUMN F \$.....		
74.18	*If you entered any amount in column E for any payday(s), you must describe below			
74.19	either your claims, or the claims of others. For amounts claimed by others, you must both			
74.20	state the names and addresses of such persons, and the nature of their claim, if known.			
74.21	.....			

74.22 .....

74.23 .....

74.24

AFFIRMATION

74.25

I, ..... (person signing Affirmation), am the third party or I am authorized by the

74.26third party to complete this earnings disclosure worksheet, and have done so truthfully and

74.27to the best of my knowledge.

74.28.....

74.29

Signature

74.30Dated: ..... (....) .....

74.31

Title

Phone Number

74.32

NONEARNINGS DISCLOSURE FORM

74.33

~~STATE OF MINNESOTA~~

DISTRICT COURT

74.34

~~COUNTY OF .....~~

..... JUDICIAL DISTRICT

75.1

..... (Creditor)

75.2

against

75.3

..... (Debtor)

NONEARNINGS DISCLOSURE

75.4

and

75.5

..... (Garnishee)

75.6

On the ..... day of ....., ....., the time of service of garnishment summons

75.7herein, there was due and owing the debtor from the garnishee the following:

75.8

State of Minnesota

District Court

75.9

County of: .....

Judicial District: .....

75.10

Court File Number: .....

75.11

Case Type: .....

S2847-2

74.22 .....

74.23 .....

74.24

AFFIRMATION

74.25

I, ..... (person signing Affirmation), am the third party or I am authorized by the

74.26third party to complete this earnings disclosure worksheet, and have done so truthfully and

74.27to the best of my knowledge.

74.28.....

74.29

Signature

74.30Dated: ..... (....) .....

74.31

Title

Phone Number

74.32

NONEARNINGS DISCLOSURE FORM

74.33

~~STATE OF MINNESOTA~~

DISTRICT COURT

74.34

~~COUNTY OF .....~~

..... JUDICIAL DISTRICT

75.1

..... (Creditor)

75.2

against

75.3

..... (Debtor)

NONEARNINGS DISCLOSURE

75.4

and

75.5

..... (Garnishee)

75.6

On the ..... day of ....., ....., the time of service of garnishment summons

75.7herein, there was due and owing the debtor from the garnishee the following:

75.8

State of Minnesota

District Court

75.9

County of: .....

Judicial District: .....

75.10

Court File Number: .....

75.11

Case Type: .....

PAGE R90

75.12 Creditor's full name

75.13 .....

Non-Earnings Disclosure

For Non-Child Support Judgments

75.14 against

75.15 Debtor's full name

75.16 .....

75.17 and

75.18 Third Party (bank, employer, or other)

75.19 .....

75.20 This form is called a "Non-Earnings Disclosure" or "Disclosure." It is being sent to you

75.21 because you might be holding property that belongs to the debtor, or you might owe money

75.22 to the debtor.

75.23 You are the "third party" or "garnishee." The "debtor" is the person who owes money.

75.24 The debtor is also called the "judgment debtor." The "creditor" is the person the debtor owes

75.25 money to. The creditor is also called the "judgment creditor." The debtor owes \$.....

75.26 to the creditor.

75.27 You must list any money or property you owe the debtor on the lines below and sign

75.28 the affirmation. Write "none" on the line if that is your answer. You must then return this

75.29 disclosure to the creditor (or the creditor's lawyer) within 20 days after you got it.

75.30 Fill in the date you got this disclosure:

75.31 ..... (month) ..... (day), ..... (year)

75.32 On the date you got this disclosure, you owed the debtor:

76.1 (1) Money. ~~Enter on the line below any amounts due and owing the debtor, except~~

76.2 ~~earnings, from the garnishee~~ Write down the amount of money you owe the debtor (except

76.3 earnings).

76.4 .....

76.5 (2) Property. ~~Describe on the line below~~ Write a short description of any personal

76.6 property, instruments, or papers belonging to the debtor and in the possession of the garnishee,

76.7 that you have in your possession. List the monetary value of each thing.

76.8 .....

75.12 Creditor's full name

75.13 .....

Non-Earnings Disclosure

For Non-Child Support Judgments

75.14 against

75.15 Debtor's full name

75.16 .....

75.17 and

75.18 Third Party (bank, employer, or other)

75.19 .....

75.20 This form is called a "Non-Earnings Disclosure" or "Disclosure." It is being sent to you

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75.30 Fill in the date you got this disclosure:

75.31 ..... (month) ..... (day), ..... (year)

75.32 On the date you got this disclosure, you owed the debtor:

76.1 (1) Money. ~~Enter on the line below any amounts due and owing the debtor, except~~

76.2 ~~earnings, from the garnishee~~ Write down the amount of money you owe the debtor (except

76.3 earnings).

76.4 .....

76.5 (2) Property. ~~Describe on the line below~~ Write a short description of any personal

76.6 property, instruments, or papers belonging to the debtor and in the possession of the garnishee,

76.7 that you have in your possession. List the monetary value of each thing.

76.8 .....

76.9

(3) Setoff. ~~Enter on the line below the amount of any~~ If you claim a setoff, defense, lien,

76.10

or claim ~~which the garnishee claims~~ against the amount ~~set forth~~ on lines (1) and (2) above

76.11

~~enter that amount on the line below. State the facts by which the setoff, defense, lien, or~~

76.12

~~about your claim is claimed. (Any indebtedness to a garnishee incurred by the debtor within~~

76.13

~~the ten days before the receipt of the first garnishment on a debt may not be set off against~~

76.14

~~amounts otherwise subject to the garnishment.)~~ **Note:** Any payment the debtor makes to

76.15

~~the garnishee within the 10 days before they get the first garnishment order on that debt~~

76.16

~~can't be used to lower the amount that is being garnished.~~

76.17

.....

76.18

(4) Exemption. Enter ~~on the line below~~ any amounts or property ~~claimed by the debtor~~

76.19

~~to be exempt from execution~~ that the debtor claims is exempt on the line below.

76.20

.....

76.21

(5) Adverse Interest. Enter on the line below any amounts ~~claimed by other persons by~~

76.22

~~reason of ownership or interest in the debtor's property~~ of the debtor's property that other

76.23

~~people claim they own or have interest in.~~

76.24

.....

76.25

(6) Enter ~~on the line below the~~ total of lines (3), (4), and (5) on the line below.

76.26

.....

76.27

(7) Enter ~~on the line below~~ the difference obtained (never less than zero) when line (6)

76.28

is subtracted from the sum of lines (1) and (2) on the line below.

76.29

.....

76.30

(8) ~~Enter on the line below~~ Figure out 110 percent of the amount of the creditor's claim

76.31

which ~~remains is still~~ unpaid. Enter it on the line below.

77.1

.....

77.2

(9) ~~Enter on the line below the lesser of line~~ Look at (7) and line (8). ~~Retain~~ Put the

77.3

~~smaller number on the line below. Hold~~ this amount only if it is \$10 or more.

77.4

.....

77.5

**AFFIRMATION**

77.6

I, ..... (person signing Affirmation), am the garnishee or I am authorized

77.7

by the garnishee to complete this nonearnings garnishment disclosure; ~~and~~ I have done so

77.8

truthfully and to the best of my knowledge.

76.9

(3) Setoff. ~~Enter on the line below the amount of any~~ If you claim a setoff, defense, lien,

76.10

or claim ~~which the garnishee claims~~ against the amount ~~set forth~~ on lines (1) and (2) above

76.11

~~enter that amount on the line below. State the facts by which the setoff, defense, lien, or~~

76.12

~~about your claim is claimed. (Any indebtedness to a garnishee incurred by the debtor within~~

76.13

~~the ten days before the receipt of the first garnishment on a debt may not be set off against~~

76.14

~~amounts otherwise subject to the garnishment.)~~ **Note:** Any payment the debtor makes to

76.15

~~the garnishee within the 10 days before they get the first garnishment order on that debt~~

76.16

~~can't be used to lower the amount that is being garnished.~~

76.17

.....

76.18

(4) Exemption. Enter ~~on the line below~~ any amounts or property ~~claimed by the debtor~~

76.19

~~to be exempt from execution~~ that the debtor claims is exempt on the line below.

76.20

.....

76.21

(5) Adverse Interest. Enter on the line below any amounts ~~claimed by other persons by~~

76.22

~~reason of ownership or interest in the debtor's property~~ of the debtor's property that other

76.23

~~people claim they own or have interest in.~~

76.24

.....

76.25

(6) Enter ~~on the line below the~~ total of lines (3), (4), and (5) on the line below.

76.26

.....

76.27

(7) Enter ~~on the line below~~ the difference obtained (never less than zero) when line (6)

76.28

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77.3

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77.4

.....

77.5

**AFFIRMATION**

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I, ..... (person signing Affirmation), am the garnishee or I am authorized

77.7

by the garnishee to complete this nonearnings garnishment disclosure; ~~and~~ I have done so

77.8

truthfully and to the best of my knowledge.

77.9

Dated: .....

77.10

Signature .....

77.11

.....

77.12

Title .....

77.13

.....

77.14

Telephone Number .....

77.15

Date: .....

77.16

Name: .....

77.17

Signature: .....

77.18

Title: .....

77.19

Phone: ..... Email: .....

77.20

Sec. 16. Minnesota Statutes 2024, section 571.912, is amended to read:

77.21

571.912 FORM OF NOTICE, INSTRUCTIONS, AND EXEMPTION NOTICE.

77.22

Subdivision 1. **Form of notice.** The notice, instructions, and exemption notice informing

77.23

a debtor that a garnishment summons has been used to attach funds of the debtor to satisfy

77.24

a claim must be a separate notice and must be substantially in the following form:

77.25

STATE OF MINNESOTA

77.26

COUNTY OF .....

77.27

.....(Creditor)

77.28

.....(Debtor)

77.29

.....(Financial institution)

77.30

State of Minnesota

77.31

County of: ..... Judicial District: .....

DISTRICT COURT

JUDICIAL DISTRICT

77.9

Dated: .....

77.10

Signature .....

77.11

.....

77.12

Title .....

77.13

.....

77.14

Telephone Number .....

77.15

Date: .....

77.16

Name: .....

77.17

Signature: .....

77.18

Title: .....

77.19

Phone: ..... Email: .....

77.20

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77.26

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77.27

.....(Creditor)

77.28

.....(Debtor)

77.29

.....(Financial institution)

77.30

State of Minnesota

77.31

County of: ..... Judicial District: .....

DISTRICT COURT

JUDICIAL DISTRICT

77.32

Court File Number: .....

77.33

Case Type: .....

78.1

Creditor's full name

78.2

.....

78.3

Debtor's full name

78.4

.....

78.5

Third Party (bank, employer, or other)

78.6

.....

78.7

Important Notice

78.8

~~YOUR FUNDS HAVE BEEN GARNISHED~~

78.9

Money in Your Account Has Been Frozen

78.10

The Creditor has frozen money in your account at your ~~financial institution~~ bank.

78.11

**Your account balance is \$.....**

78.12

**The amount being held is \$.....**

78.13

The amount being held ~~will be~~ is frozen for 14 days from the date of this notice.

78.14

**Some of your money in your account may be protected (the legal word is exempt).**

78.15

**You may be able to get it sooner than 14 days if you act quickly and follow the**

78.16

**instructions on the next page.**

78.17

The attached exemption form lists some different ~~sources of~~ ways money in your account

78.18

~~that~~ may be protected. If your money ~~is comes~~ from ~~one or more of these sources~~, place a

78.19

benefit on the list, put a check on the line on the form next to the sources of your money.

78.20

~~If it is from one of these sources~~, next to it. The creditor ~~cannot~~ can't take it.

78.21

BUT, if you want the bank to unfreeze your money, you must follow the instructions

78.22

and return the exemption form and with copies of your bank statements from the last

78.23

60 days to have the bank unfreeze your money. Instructions and the form are attached. If

78.24

you ~~do not~~ don't follow the instructions ~~or your Creditor gets an order from the court or writ~~

78.25

~~of execution~~, your ~~financial institution will give~~ bank gives the money to your creditor. If

78.26

your creditor gets an order from the court or writ of execution, your bank gives the money

78.27

to them. If that happens ~~and~~ your money is protected, you can still get it back from the

78.28

creditor later;. But ~~that is not as easy to do as~~ filling in out the form now is easiest.

77.32

Court File Number: .....

77.33

Case Type: .....

78.1

Creditor's full name

78.2

.....

78.3

Debtor's full name

78.4

.....

78.5

Third Party (bank, employer, or other)

78.6

.....

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78.28

creditor later;. But ~~that is not as easy to do as~~ filling in out the form now is easiest.

78.29 See next pages for instructions and the exemption form.

78.30 Subd. 2. **Form of instructions.** The instructions required must be in a separate form

78.31 and must be substantially in the following form:

78.32 **Instructions**

79.1 **Note:** The creditor is who you owe the money to. You are the debtor.

79.2 1. Fill out **both** of the attached exemption forms in this packet.

79.3 If you check one of the lines, you should also give proof. Use proof that shows show

79.4 that some or all of the money in your account is from one or more of the protected sources.

79.5 This might be letters or account statements. Creditors may ask for a hearing if they question

79.6 your exemptions.

79.7 **To avoid a hearing:**

79.8 (i) Case numbers should be added to the form.

79.9 (ii) Copies of documents should be sent with the form.

79.10 **Notice:** You must send ~~to the creditor's attorney (or to the creditor, if no attorney)~~ copies

79.11 of your bank statements for the past 60 days before the garnishment. Send them to the

79.12 creditor (or to the creditor's lawyer). Keep a copy of your bank statements in case there are

79.13 questions about your claim. If you ~~do not~~ don't send bank statements to the ~~creditor's attorney~~

79.14 ~~(or to the creditor, if no attorney)~~ bank statements creditor (or to the creditor's lawyer) along

79.15 with your exemption claim, the financial institution may ~~release~~ give your money to the

79.16 creditor. They would do this once the creditor gives ~~the financial institution~~ them a court

79.17 order ~~directing it saying they have~~ to turn over the funds.

79.18 2. **Sign** the exemption forms. **Make ~~one~~ a copy to keep for yourself.**

79.19 3. **Mail or deliver** the other copies of the form by (insert date).

79.20 **Both Copies Must Be Mailed or Delivered the Same Day.**

79.21 One copy of the form and the copies of your bank statements go to:

79.22 .....

79.23 ~~(Insert name of creditor or creditor's attorney)~~

79.24 .....

79.25 ~~(Insert address of creditor or creditor's attorney)~~

78.29 See next pages for instructions and the exemption form.

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79.22 .....

79.23 ~~(Insert name of creditor or creditor's attorney)~~

79.24 .....

79.25 ~~(Insert address of creditor or creditor's attorney)~~



79.26

Creditor's Name: .....

79.27

(or creditor's lawyer's name)

79.28

Street Address: .....

79.29

City/State/Zip: .....

79.30

Phone: ..... Fax: .....

79.31

Email: .....

79.32

One copy goes to:

80.1

.....

80.2

(Insert name of bank)

80.3

.....

80.4

(Insert address of bank)

80.5

Bank's Name: .....

80.6

Street Address: .....

80.7

City/State/Zip: .....

80.8

Phone: ..... Fax: .....

80.9

Email: .....

80.10

How The Process Works

80.11

If You ~~Do Not~~ Don't Send in the Exemption Form and Bank Statements:

80.12

14 days after the date of this letter some or all of your money may be turned over to the

80.13

creditor. This happens once they get an order from the court telling the financial institution,

80.14

bank to do this.

80.15

If You Do Send in the Exemption Form and Bank Statements:

80.16

Any money that is NOT protected can be turned over to the creditor once they get an

80.17

order from the court.

79.26

Creditor's Name: .....

79.27

(or creditor's lawyer's name)

79.28

Street Address: .....

79.29

City/State/Zip: .....

79.30

Phone: ..... Fax: .....

79.31

Email: .....

79.32

One copy goes to:

80.1

.....

80.2

(Insert name of bank)

80.3

.....

80.4

(Insert address of bank)

80.5

Bank's Name: .....

80.6

Street Address: .....

80.7

City/State/Zip: .....

80.8

Phone: ..... Fax: .....

80.9

Email: .....

80.10

How The Process Works

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80.17

order from the court.

80.18

If the Creditor Does Not Object to Your Claimed Exemptions:



81.14

.....(Creditor)

81.15

.....(Debtor)

81.16

.....(Financial institution)

81.17

State of Minnesota

District Court

81.18

County of: .....

Judicial District: .....

81.19

Court File Number: .....

81.20

Case Type: .....

81.21

Creditor's full name

81.22

.....

Exemption Form

81.23

vs.

81.24

Debtor's full name

81.25

.....

81.26

Bank's name

81.27

.....

81.28

EXEMPTION FORM

81.29

A.

How Much Money is Protected (exempt)

81.30

.....

... I claim ALL of the money being frozen by the bank is protected.

81.31

.....

... I claim SOME of the money is protected. The amount I claim is protected is \$.....

81.32

B.

Why The Money is Protected

81.33

My money is protected because I get it from one or more of the following places:

81.34

(Check all that apply)

81.35

Earnings (Wages)

82.1

ALL or SOME of my wages may be protected.

81.15

.....(Debtor)

81.16

.....(Financial institution)

81.17

State of Minnesota

District Court

81.18

County of: .....

Judicial District: .....

81.19

Court File Number: .....

81.20

Case Type: .....

81.21

Creditor's full name

81.22

.....

Exemption Form

81.23

vs.

81.24

Debtor's full name

81.25

.....

81.26

Bank's name

81.27

.....

81.28

EXEMPTION FORM

81.29

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Why The Money is Protected

81.33

My money is protected because I get it from one or more of the following places:

81.34

(Check all that apply)

81.35

Earnings (Wages)

82.1

ALL or SOME of my wages may be protected.

82.2

... Some of my wages are protected because they were only deposited in my account

82.3

in the last 20 days.

82.2 ... **Some** of my wages are protected because they were only deposited in my account  
82.3 in the last 20 days.

82.4 For wages that were deposited in your account within the last 20 days, the amount  
82.5 protected is whichever is more:

82.6 (i) 75% of your wages or more (after taxes are taken out), or

82.7 (ii) The current minimum wage times 40 per week. You can find the current minimum  
82.8 wage here: <https://www.dli.mn.gov/minwage>.

82.9 **All** of my wages are protected because:

82.10 ... I get government benefits (a list of government benefits is on the next page)

82.11 ... I am getting other assistance based on need

82.12 ... I have gotten government benefits in the last 6 months

82.13 ... I was in jail or prison in the last 6 months

82.14 If you check one of these 4 boxes, your wages are only protected for 60 days after  
82.15 they are deposited in your account. You **MUST send the creditor copies of bank**  
82.16 **statements** that show what was in your account **for the 60 days right before the**  
82.17 **bank froze your money.**

82.18 ~~.....~~ **Government Benefits**

82.19 ~~Government benefits can include, but are not limited to, the following many things.~~  
82.20 ~~For example:~~

82.21 ~~... **MFIP** - Minnesota Family Investment Program;~~

82.22 ~~... **DWP** - MFIP Diversionary Work Program;~~

82.23 ~~... **SNAP** - Supplemental Nutrition Assistance Program~~

82.24 ~~**Work participation cash benefit,**~~

82.25 ~~... **GA** - General Assistance;~~

82.26 ~~**EA** - emergency assistance;~~

82.27 ~~**MA** - medical assistance;~~

82.28 ~~... **EGA** - Emergency General Assistance;~~

82.4 For wages that were deposited in your account within the last 20 days, the amount  
82.5 protected is whichever is more:

82.6 (i) 75% of your wages or more (after taxes are taken out), or

82.7 (ii) The current minimum wage times 40 per week. You can find the current minimum  
82.8 wage here: <https://www.dli.mn.gov/minwage>.

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82.10 ... I get government benefits (a list of government benefits is on the next page)

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82.12 ... I have gotten government benefits in the last 6 months

82.13 ... I was in jail or prison in the last 6 months

82.14 If you check one of these 4 boxes, your wages are only protected for 60 days after  
82.15 they are deposited in your account. You **MUST send the creditor copies of bank**  
82.16 **statements** that show what was in your account **for the 60 days right before the**  
82.17 **bank froze your money.**

82.18 ~~.....~~ **Government Benefits**

82.19 ~~Government benefits can include, but are not limited to, the following many things.~~  
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82.22 ~~... **DWP** - MFIP Diversionary Work Program;~~

82.23 ~~... **SNAP** - Supplemental Nutrition Assistance Program~~

82.24 ~~**Work participation cash benefit,**~~

82.25 ~~... **GA** - General Assistance;~~

82.26 ~~**EA** - emergency assistance;~~

82.27 ~~**MA** - medical assistance;~~

82.28 ~~... **EGA** - Emergency General Assistance;~~

82.29 ~~... **MSA** - Minnesota Supplemental Aid;~~

82.29	<u>... MSA - Minnesota Supplemental Aid;</u>
82.30	<u>... MSA-EA - MSA Emergency Assistance;</u>
82.31	<u>... EA - Emergency Assistance</u>
82.32	<u>... Energy or Fuel Assistance</u>
82.33	<u>... Work Participation Cash Benefit</u>
82.34	<u>... MA - Medical Assistance</u>
82.35	<del>Supplemental Nutrition Assistance Program (SNAP);</del>
82.36	<del>SSI—Supplemental Security Income;</del>
82.37	<u>... MinnesotaCare;</u>
82.38	<u>... Medicare Part B - Premium Payments; help</u>
82.39	<u>... Medicare Part D - Extra help;</u>
82.40	<del>Energy or fuel assistance;</del>
83.1	<u>... SSI - Supplemental Security Income</u>
83.2	<u>... Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working</u>
83.3	<u>Family Credit</u>
83.4	<u>... Renter's Refund (also called Renter's Property Tax Credit)</u>
83.5	<del>LIST SOURCE(S) OF FUNDING IN YOUR ACCOUNT</del>
83.6	.....
83.7	<del>LIST THE CASE NUMBER AND COUNTY</del>
83.8	Case Number: .....
83.9	County: .....
83.10	<del>Government benefits also include:</del>
83.11	..... <del>Social Security benefits</del>
83.12	..... <del>Unemployment benefits</del>

82.30	<u>... MSA-EA - MSA Emergency Assistance;</u>
82.31	<u>... EA - Emergency Assistance</u>
82.32	<u>... Energy or Fuel Assistance</u>
82.33	<u>... Work Participation Cash Benefit</u>
82.34	<u>... MA - Medical Assistance</u>
82.35	<del>Supplemental Nutrition Assistance Program (SNAP);</del>
82.36	<del>SSI—Supplemental Security Income;</del>
82.37	<u>... MinnesotaCare;</u>
82.38	<u>... Medicare Part B - Premium Payments; help</u>
82.39	<u>... Medicare Part D - Extra help;</u>
82.40	<del>Energy or fuel assistance;</del>
83.1	<u>... SSI - Supplemental Security Income</u>
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83.6	.....
83.7	<del>LIST THE CASE NUMBER AND COUNTY</del>
83.8	Case Number: .....
83.9	County: .....
83.10	<del>Government benefits also include:</del>
83.11	..... <del>Social Security benefits</del>
83.12	..... <del>Unemployment benefits</del>
83.13	..... <del>Workers' compensation</del>

83.13

.....

~~Workers' compensation~~

83.14

.....

~~Veterans benefits~~

83.15

~~If you receive any of these government benefits, include copies of any documents you have that show you receive Social Security, unemployment, workers' compensation, or veterans benefits.~~

83.16

83.17

83.18

.....

~~Other assistance based on need~~

83.19

You may have assistance based on need from another source that is not on the list. If you

83.20

do, check this box, and fill in the source of your money on the line below:

83.21

Source:.....

83.22

~~Include copies of any documents you have that show the source of this money.~~

83.23

**EARNINGS**

83.24

~~ALL or SOME of your earnings (wages) may also be protected.~~

83.25

.....

~~All of your earnings (wages) are protected if:~~

83.26

.....

You get government benefits (see list of government benefits)

83.27

.....

You currently receive other assistance based on need

83.28

.....

You have received government benefits in the last six months

83.29

.....

You were in jail or prison in the last six months

83.30

~~If you check one of these lines, your wages are only protected for 60 days after they are deposited in your account so you MUST send the creditor a copy of~~

83.31

~~BANK STATEMENTS that show what was in your account for the 60 days right~~

83.32

~~before the bank froze your money.~~

83.33

83.34

.....

~~Some of your earnings (wages) are protected.~~

83.35

If all of your earnings are not exempt, then some of your earnings are still protected

83.36

for 20 days after they were deposited in your account. The amount protected is the

83.37

larger amount of:

83.38

75 percent of your wages (after taxes are taken out); or

83.39

(insert the sum of the current federal minimum wage) multiplied by 40.

83.14

.....

~~Veterans benefits~~

83.15

~~If you receive any of these government benefits, include copies of any documents~~

83.16

~~you have that show you receive Social Security, unemployment, workers'~~

83.17

~~compensation, or veterans benefits.~~

83.18

.....

~~Other assistance based on need~~

83.19

You may have assistance based on need from another source that is not on the list. If you

83.20

do, check this box, and fill in the source of your money on the line below:

83.21

Source:.....

83.22

~~Include copies of any documents you have that show the source of this money.~~

83.23

**EARNINGS**

83.24

~~ALL or SOME of your earnings (wages) may also be protected.~~

83.25

.....

~~All of your earnings (wages) are protected if:~~

83.26

.....

You get government benefits (see list of government benefits)

83.27

.....

You currently receive other assistance based on need

83.28

.....

You have received government benefits in the last six months

83.29

.....

You were in jail or prison in the last six months

83.30

~~If you check one of these lines, your wages are only protected for 60 days after~~

83.31

~~they are deposited in your account so you MUST send the creditor a copy of~~

83.32

~~BANK STATEMENTS that show what was in your account for the 60 days right~~

83.33

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83.34

.....

~~Some of your earnings (wages) are protected.~~

83.35

If all of your earnings are not exempt, then some of your earnings are still protected

83.36

for 20 days after they were deposited in your account. The amount protected is the

83.37

larger amount of:

83.38

75 percent of your wages (after taxes are taken out); or

83.39

(insert the sum of the current federal minimum wage) multiplied by 40.

84.1

**OTHER EXEMPT FUNDS**

84.1

OTHER EXEMPT FUNDS

84.2

The money from the following are also completely protected after they are deposited

84.3

in your account.

84.4

.....

An accident, disability, or retirement pension or annuity

84.5

.....

Payments to you from a life insurance policy

84.6

.....

Earnings of your child who is under 18 years of age

84.7

.....

Child support

84.8

.....

Money paid to you from a claim for damage or destruction of property Property

84.9

includes household goods, farm tools or machinery, tools for your job, business

84.10

equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,

84.11

furniture, or appliances.

84.12

.....

Death benefits paid to you

84.13

List the case number and county for every

84.14

box you checked:

84.15

Case Number: ..... County: .....

84.16

Case Number: ..... County: .....

84.17

Case Number: ..... County: .....

84.18

Government benefits also include:

84.19

... Social Security benefits

84.20

... Unemployment benefits

84.21

... Workers' compensation

84.22

... Veterans' benefits

84.23

If you get any of these government benefits, include copies of any documents that show

84.24

you get them.

84.25

... I get other assistance based on need that is not on the list. It comes from: .....

84.26

.....

84.2

The money from the following are also completely protected after they are deposited

84.3

in your account.

84.4

.....

An accident, disability, or retirement pension or annuity

84.5

.....

Payments to you from a life insurance policy

84.6

.....

Earnings of your child who is under 18 years of age

84.7

.....

Child support

84.8

.....

Money paid to you from a claim for damage or destruction of property Property

84.9

includes household goods, farm tools or machinery, tools for your job, business

84.10

equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes,

84.11

furniture, or appliances.

84.12

.....

Death benefits paid to you

84.13

List the case number and county for every

84.14

box you checked:

84.15

Case Number: ..... County: .....

84.16

Case Number: ..... County: .....

84.17

Case Number: ..... County: .....

84.18

Government benefits also include:

84.19

... Social Security benefits

84.20

... Unemployment benefits

84.21

... Workers' compensation

84.22

... Veterans' benefits

84.23

If you get any of these government benefits, include copies of any documents that show

84.24

you get them.

84.25

... I get other assistance based on need that is not on the list. It comes from: .....

84.26

.....

84.27

Make sure you include copies of any documents that show this.

84.27        Make sure you include copies of any documents that show this.

84.28        **C. Other Protected Funds**

84.29        The money from these things are also completely protected after they are deposited in

84.30 my account.

84.31        ... Child Support

84.32        ... A retirement, disability, or accident pension or annuity

84.33        ... Earnings of my child who is under 18 years of age

84.34        ... Payments to me from a life insurance policy

85.1        ... Money paid to me from a claim for damage or destruction of property. Property

85.2 includes household goods, farm tools or machinery, tools for my job, business equipment,

85.3 a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture, or

85.4 appliances

85.5        ... Death benefits paid to me

85.6        I give my permission to any agency that has given me ~~each~~ benefits to give information

85.7 about my benefits to the ~~above-named~~ creditor; named above or its attorney to the creditor's

85.8 lawyer. The information will **ONLY concern whether** be if I get ~~benefits or not, or whether~~

85.9 ~~I have gotten them~~ assistance, or if I have gotten assistance in the past ~~six~~ 6 months. If I

85.10 was an inmate in the last 6 months, I give my permission to the correctional institution to

85.11 tell the creditor named above or the creditor's lawyer that I was an inmate there.

85.12        ~~If I was an inmate in the last six months, I give my permission to the correctional~~

85.13 ~~institution to tell the above-named creditor that I was an inmate there.~~

85.14        **You must sign this form and send THIS FORM it back to the creditor's**

85.15 **ATTORNEY lawyer (or to the creditor, if there is no ATTORNEY lawyer) and the**

85.16 **bank. Remember to include a copy of your bank statements for the past 60 days. Fill**

85.17 **in the blanks below and go back to the instructions to make sure you ~~do~~ did it correctly.**

85.18        I ~~have~~ mailed or delivered a copy of this form to: the creditor (or to the creditor's lawyer)

85.19 at the address listed below.

84.28        **C. Other Protected Funds**

84.29        The money from these things are also completely protected after they are deposited in

84.30 my account.

84.31        ... Child Support

84.32        ... A retirement, disability, or accident pension or annuity

84.33        ... Earnings of my child who is under 18 years of age

84.34        ... Payments to me from a life insurance policy

85.1        ... Money paid to me from a claim for damage or destruction of property. Property

85.2 includes household goods, farm tools or machinery, tools for my job, business equipment,

85.3 a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture, or

85.4 appliances

85.5        ... Death benefits paid to me

85.6        I give my permission to any agency that has given me ~~each~~ benefits to give information

85.7 about my benefits to the ~~above-named~~ creditor; named above or its attorney to the creditor's

85.8 lawyer. The information will **ONLY concern whether** be if I get ~~benefits or not, or whether~~

85.9 ~~I have gotten them~~ assistance, or if I have gotten assistance in the past ~~six~~ 6 months. If I

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85.12        ~~If I was an inmate in the last six months, I give my permission to the correctional~~

85.13 ~~institution to tell the above-named creditor that I was an inmate there.~~

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85.17 **in the blanks below and go back to the instructions to make sure you ~~do~~ did it correctly.**

85.18        I ~~have~~ mailed or delivered a copy of this form to: the creditor (or to the creditor's lawyer)

85.19 at the address listed below.



85.20

85.21

(Insert name of creditor or creditor's attorney)

85.22

85.23

(Insert address of creditor or creditor's attorney)

85.24

Creditor's Signature: .....

85.25

(or creditor's lawyer's signature)

85.26

Creditor's Name: .....

85.27

(or creditor's lawyer's name)

85.28

Street Address: .....

85.29

City/State/Zip: .....

85.30

Phone: ..... Fax: .....

85.31

Email: .....

85.32

I have also mailed or delivered a copy of this exemption form to my bank at the address

85.33

listed in the instructions below:

86.1

DATED: .....

86.2

DEBTOR

86.3

86.4

DEBTOR ADDRESS

86.5

86.6

DEBTOR TELEPHONE NUMBER

86.7

Bank's Name: .....

86.8

Street Address: .....

86.9

City/State/Zip: .....

85.20

85.21

(Insert name of creditor or creditor's attorney)

85.22

85.23

(Insert address of creditor or creditor's attorney)

85.24

Creditor's Signature: .....

85.25

(or creditor's lawyer's signature)

85.26

Creditor's Name: .....

85.27

(or creditor's lawyer's name)

85.28

Street Address: .....

85.29

City/State/Zip: .....

85.30

Phone: ..... Fax: .....

85.31

Email: .....

85.32

I have also mailed or delivered a copy of this exemption form to my bank at the address

85.33

listed in the instructions below:

86.1

DATED: .....

86.2

DEBTOR

86.3

86.4

DEBTOR ADDRESS

86.5

86.6

DEBTOR TELEPHONE NUMBER

86.7

Bank's Name: .....

86.8

Street Address: .....

86.9

City/State/Zip: .....

86.10 Phone: ..... Fax: .....

86.11 Email: .....

86.12 Date: .....

86.13 Debtor's Signature: .....

86.14 Debtor's Name: .....

86.15 Street Address: .....

86.16 City/State/Zip: .....

86.17 Phone: .....

86.18 Email: .....

86.19 Sec. 17. Minnesota Statutes 2024, section 571.914, subdivision 2, is amended to read:

86.20 Subd. 2. **Form of Notice of Objection and Notice of Hearing.** The Written Objection  
86.21 and Notice of Hearing must be in substantially the following form:

86.22 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

86.23 ~~COUNTY OF~~ ..... ~~JUDICIAL DISTRICT~~ .....

86.24 .....(Creditor)

86.25 \_\_\_\_\_(Debtor) CREDITOR'S NOTICE OF OBJECTION

86.26 ~~AND NOTICE OF HEARING ON~~

86.27 \_\_\_\_\_(Garnishee) EXEMPTION CLAIM

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86.31 ~~(CREDITOR OR CREDITOR'S~~  
86.32 ~~ATTORNEY)~~

86.10 Phone: ..... Fax: .....

86.11 Email: .....

86.12 Date: .....

86.13 Debtor's Signature: .....

86.14 Debtor's Name: .....

86.15 Street Address: .....

86.16 City/State/Zip: .....

86.17 Phone: .....

86.18 Email: .....

86.19 Sec. 17. Minnesota Statutes 2024, section 571.914, subdivision 2, is amended to read:

86.20 Subd. 2. **Form of Notice of Objection and Notice of Hearing.** The Written Objection  
86.21 and Notice of Hearing must be in substantially the following form:

86.22 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

86.23 COUNTY OF \_\_\_\_\_ JUDICIAL DISTRICT \_\_\_\_\_

86.24 .....(Creditor)

86.25 \_\_\_\_\_(Debtor)                      ~~CREDITOR'S NOTICE OF OBJECTION~~

86.26 ~~AND NOTICE OF HEARING ON~~

86.27 \_\_\_\_\_(Garnishee) ~~EXEMPTION CLAIM~~

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86.31 ~~(CREDITOR OR CREDITOR'S~~  
86.32 ~~ATTORNEY)~~

86.33

**NOTICE OF HEARING**

86.34

~~The creditor objects to your exemption claim.~~

86.35

~~This hearing is to resolve your exemption~~

86.36

~~claim.~~

87.1

Hearing Date: .....

87.2

Time: .....

87.3

Hearing Place: .....

87.4

State of Minnesota

District Court

87.5

County of: ..... Judicial District: .....

87.6

Court File Number: .....

87.7

Case Type: .....

87.8

Creditor's full name

87.9

.....

87.10

and

87.11

Debtor's full name

87.12

.....

87.13

Third Party (bank, employer, or other)

87.14

.....

87.15

Hearing Notice

87.16

The creditor objects to your exemption claim. This hearing is to decide if your exemption

87.17

claim is valid.

87.18

The hearing will be at:

87.19

Place: ..... Date: ..... Time: .....

87.20

The creditor objects to your claim of exemption from garnishment for the following

87.21

reason(s):

86.33

**NOTICE OF HEARING**

86.34

~~The creditor objects to your exemption claim.~~

86.35

~~This hearing is to resolve your exemption~~

86.36

~~claim.~~

87.1

Hearing Date: .....

87.2

Time: .....

87.3

Hearing Place: .....

87.4

State of Minnesota

District Court

87.5

County of: ..... Judicial District: .....

87.6

Court File Number: .....

87.7

Case Type: .....

87.8

Creditor's full name

87.9

.....

87.10

and

87.11

Debtor's full name

87.12

.....

87.13

Third Party (bank, employer, or other)

87.14

.....

87.15

Hearing Notice

87.16

The creditor objects to your exemption claim. This hearing is to decide if your exemption

87.17

claim is valid.

87.18

The hearing will be at:

87.19

Place: ..... Date: ..... Time: .....

87.20

The creditor objects to your claim of exemption from garnishment for the following

87.21

reason(s):

87.22 .....  
87.23 .....  
87.24 .....  
87.25 ~~(Note: Bring with you to the hearing all documents and materials supporting your~~  
87.26 ~~exemption claim. Failure to do so could delay the court's decision.)~~  
87.27 ~~If the creditor receives all documents and materials supporting your exemption claim~~  
87.28 ~~before the hearing date, the creditor may agree with your claim and you can avoid a hearing.~~  
87.29 ~~Because a court hearing will be held on your claim that your funds are protected, your~~  
87.30 ~~financial institution will retain the funds until it receives an order from the court.~~  
87.31 Note: Bring all your documents and materials that support your exemption claim  
87.32 to the hearing. If you don't, the court's decision could be held up.  
88.1 You can send your documents and materials to the creditor before the hearing. If they  
88.2 review them and agree with your claim, you can avoid a hearing.  
88.3 Because there is a court hearing scheduled about your exemption claim, your bank will  
88.4 keep your funds until it gets an order from the court.  
88.5 Date: .....  
88.6 Creditor's Signature: .....  
88.7 (or creditor's lawyer's signature)  
88.8 Creditor's Name: .....  
88.9 (or creditor's lawyer's name)  
88.10 Street Address: .....  
88.11 City/State/Zip: .....  
88.12 Phone: ..... Fax: .....  
88.13 Email: .....

87.22 .....  
87.23 .....  
87.24 .....  
87.25 ~~(Note: Bring with you to the hearing all documents and materials supporting your~~  
87.26 ~~exemption claim. Failure to do so could delay the court's decision.)~~  
87.27 ~~If the creditor receives all documents and materials supporting your exemption claim~~  
87.28 ~~before the hearing date, the creditor may agree with your claim and you can avoid a hearing.~~  
87.29 ~~Because a court hearing will be held on your claim that your funds are protected, your~~  
87.30 ~~financial institution will retain the funds until it receives an order from the court.~~  
87.31 Note: Bring all your documents and materials that support your exemption claim  
87.32 to the hearing. If you don't, the court's decision could be held up.  
88.1 You can send your documents and materials to the creditor before the hearing. If they  
88.2 review them and agree with your claim, you can avoid a hearing.  
88.3 Because there is a court hearing scheduled about your exemption claim, your bank will  
88.4 keep your funds until it gets an order from the court.  
88.5 Date: .....  
88.6 Creditor's Signature: .....  
88.7 (or creditor's lawyer's signature)  
88.8 Creditor's Name: .....  
88.9 (or creditor's lawyer's name)  
88.10 Street Address: .....  
88.11 City/State/Zip: .....  
88.12 Phone: ..... Fax: .....  
88.13 Email: .....

88.14 Sec. 18. Minnesota Statutes 2024, section 571.925, is amended to read:

88.15 **571.925 FORM OF NOTICE.**

88.16 The ten-day notice informing a debtor that a garnishment summons may be used to  
88.17 garnish the earnings of an individual must be substantially in the following form:

88.18 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

88.19 COUNTY OF ..... JUDICIAL DISTRICT .....

88.20 .....(Creditor)

88.21 ~~against~~

88.22 ~~GARNISHMENT EXEMPTION~~

88.23 \_\_\_\_\_(Debtor) ~~NOTICE AND NOTICE OF~~

88.24 ~~and~~ ~~INTENT TO GARNISH EARNINGS~~

88.25 \_\_\_\_\_(Garnishee)

88.26 PLEASE TAKE NOTICE that a garnishment summons or levy may be served upon  
88.27 your employer or other third parties, without any further court proceedings or notice to you;  
88.28 ten days or more from the date hereof. Some or all of your earnings are exempt from  
88.29 garnishment. If your earnings are garnished, your employer must show you how the amount  
88.30 that is garnished from your earnings was calculated. You have the right to request a hearing  
88.31 if you claim the garnishment is incorrect.

88.32 Your earnings are completely exempt from garnishment if you are now a recipient of  
88.33 assistance based on need, if you have been a recipient of assistance based on need within  
89.1 the last six months, or if you have been an inmate of a correctional institution in the last six  
89.2 months.

89.3 ~~Assistance based on need includes, but is not limited to:~~

89.4      **State of Minnesota**      **District Court**

89.5 County of: ..... Judicial District: .....

89.6 Court File Number: .....

89.7 Case Type: .....

88.14 Sec. 18. Minnesota Statutes 2024, section 571.925, is amended to read:

88.15 **571.925 FORM OF NOTICE.**

88.16 The ten-day notice informing a debtor that a garnishment summons may be used to  
88.17 garnish the earnings of an individual must be substantially in the following form:

88.18 ~~STATE OF MINNESOTA~~ ~~DISTRICT COURT~~

88.19 ~~COUNTY OF~~ ..... ~~JUDICIAL DISTRICT~~ .....

88.20 .....(Creditor)

88.21 ~~against~~

88.22 ~~GARNISHMENT EXEMPTION~~

88.23 \_\_\_\_\_(Debtor) NOTICE AND NOTICE OF

88.24 ~~and~~ ~~INTENT TO GARNISH EARNINGS~~

88.25 .....(Garnishee)

88.26 PLEASE TAKE NOTICE that a garnishment summons or levy may be served upon  
88.27 your employer or other third parties, without any further court proceedings or notice to you;  
88.28 ten days or more from the date hereof. Some or all of your earnings are exempt from  
88.29 garnishment. If your earnings are garnished, your employer must show you how the amount  
88.30 that is garnished from your earnings was calculated. You have the right to request a hearing  
88.31 if you claim the garnishment is incorrect.

88.32 Your earnings are completely exempt from garnishment if you are now a recipient of  
88.33 assistance based on need, if you have been a recipient of assistance based on need within  
89.1 the last six months, or if you have been an inmate of a correctional institution in the last six  
89.2 months.

89.3 ~~Assistance based on need includes, but is not limited to:~~

89.4      **State of Minnesota**      **District Court**

89.5 County of: ..... Judicial District: .....

89.6 Court File Number: .....

89.7 Case Type: .....

89.8 Creditor's full name

89.9 ..... **Garnishment Exemption Notice and**

89.10 and **Notice of Intent to Garnish Earnings**

89.11 Debtor's full name

89.12 .....

89.13 Third Party (bank, employer, or other)

89.14 .....

89.15 **Notice:** A garnishment may be served on your employer or other third parties.

89.16 **Garnishment means that part of your earnings can be taken to pay off debts that you**

89.17 **owe.** This can happen in 10 days or more after you get this notice. This can happen without

89.18 **any other court action or notice to you. But some of your money may be protected.**

89.19 **Your earnings cannot be taken if:**

89.20 (i) you are getting government assistance based on need,

89.21 (ii) you got any government assistance based on need in the last 6 months, or

89.22 (iii) you were an inmate of a correctional institution in the last 6 months.

89.23 **These are called exemptions. Your money is NOT protected unless you fill out the**

89.24 **Exemption Claim Notice attached and send it back to the creditor or the creditor's**

89.25 **lawyer.** If you are not sure if you have any exemptions, talk to a lawyer.

89.26 You can also contact the creditor or their lawyer to talk about a settlement of the debt.

89.27 Examples of government assistance based on need:

89.28 (i) MFIP - Minnesota Family Investment Program;

89.29 (ii) DWP - MFIP Diversionary Work Program;

89.30 (iii) SNAP - Supplemental Nutrition Assistance Program

89.31 ~~**Work participation cash benefit,**~~

89.32 (iv) GA - General Assistance;

89.8 Creditor's full name

89.9 ..... **Garnishment Exemption Notice and**

89.10 and **Notice of Intent to Garnish Earnings**

89.11 Debtor's full name

89.12 .....

89.13 Third Party (bank, employer, or other)

89.14 .....

89.15 **Notice:** A garnishment may be served on your employer or other third parties.

89.16 **Garnishment means that part of your earnings can be taken to pay off debts that you**

89.17 **owe.** This can happen in 10 days or more after you get this notice. This can happen without

89.18 **any other court action or notice to you. But some of your money may be protected.**

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89.28 (i) MFIP - Minnesota Family Investment Program;

89.29 (ii) DWP - MFIP Diversionary Work Program;

89.30 (iii) SNAP - Supplemental Nutrition Assistance Program

89.31 ~~**Work participation cash benefit,**~~

89.32 (iv) GA - General Assistance;

89.33	<del>EA—emergency assistance;</del>
89.34	<del>MA—medical assistance;</del>
90.1	<u>(v) EGA - Emergency General Assistance;</u>
90.2	<u>(vi) MSA - Minnesota Supplemental Aid;</u>
90.3	<u>(vii) MSA-EA - MSA Emergency Assistance;</u>
90.4	<del>Supplemental Nutrition Assistance Program (SNAP);</del>
90.5	<del>SSI—Supplemental Security Income;</del>
90.6	<u>(viii) EA - Emergency Assistance</u>
90.7	<u>(ix) Energy or Fuel Assistance</u>
90.8	<u>(x) Work Participation Cash Benefit</u>
90.9	<u>(xi) MA - Medical Assistance</u>
90.10	<u>(xii) MinnesotaCare;</u>
90.11	<u>(xiii) Medicare Part B - Premium Payments; help</u>
90.12	<u>(xiv) Medicare Part D - Extra help;</u>
90.13	<del>Energy or fuel assistance;</del>
90.14	<u>(xv) SSI - Supplemental Security Income</u>
90.15	<u>(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working</u>
90.16	<u>Family Credit</u>
90.17	<u>(xvii) Renter's Refund (also called Renter's Property Tax Credit)</u>
90.18	If you wish to claim an exemption, you should fill out the appropriate form below, sign
90.19	it, and send it to the creditor's attorney and the garnishee.
90.20	You may wish to contact the attorney for the creditor in order to arrange for a settlement
90.21	of the debt or contact an attorney to advise you about exemptions or other rights.
90.22	PENALTIES
90.23	(1) Be advised that even if you claim an exemption, a garnishment summons may still
90.24	be served on your employer. If your earnings are garnished after you claim an exemption;

89.33	<del>EA—emergency assistance;</del>
89.34	<del>MA—medical assistance;</del>
90.1	<u>(v) EGA - Emergency General Assistance;</u>
90.2	<u>(vi) MSA - Minnesota Supplemental Aid;</u>
90.3	<u>(vii) MSA-EA - MSA Emergency Assistance;</u>
90.4	<del>Supplemental Nutrition Assistance Program (SNAP);</del>
90.5	<del>SSI—Supplemental Security Income;</del>
90.6	<u>(viii) EA - Emergency Assistance</u>
90.7	<u>(ix) Energy or Fuel Assistance</u>
90.8	<u>(x) Work Participation Cash Benefit</u>
90.9	<u>(xi) MA - Medical Assistance</u>
90.10	<u>(xii) MinnesotaCare;</u>
90.11	<u>(xiii) Medicare Part B - Premium Payments; help</u>
90.12	<u>(xiv) Medicare Part D - Extra help;</u>
90.13	<del>Energy or fuel assistance;</del>
90.14	<u>(xv) SSI - Supplemental Security Income</u>
90.15	<u>(xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working</u>
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90.20	You may wish to contact the attorney for the creditor in order to arrange for a settlement
90.21	of the debt or contact an attorney to advise you about exemptions or other rights.
90.22	PENALTIES
90.23	(1) Be advised that even if you claim an exemption, a garnishment summons may still
90.24	be served on your employer. If your earnings are garnished after you claim an exemption;

90.25 ~~you may petition the court for a determination of your exemption. If the court finds that~~  
90.26 ~~the creditor disregarded your claim of exemption in bad faith, you will be entitled to~~  
90.27 ~~costs, reasonable attorney fees, actual damages, and an amount not to exceed \$100.~~

90.28 ~~(2) HOWEVER, BE WARNED if you claim an exemption, the creditor can also petition~~  
90.29 ~~the court for a determination of your exemption, and if the court finds that you claimed~~  
90.30 ~~an exemption in bad faith, you will be assessed costs and reasonable attorney's fees plus~~  
90.31 ~~an amount not to exceed \$100.~~

90.32 ~~(3) If after receipt of this notice, you in bad faith take action to frustrate the garnishment,~~  
90.33 ~~thus requiring the creditor to petition the court to resolve the problem, you will be liable~~  
90.34 ~~to the creditor for costs and reasonable attorney's fees plus an amount not to exceed~~  
90.35 ~~\$100.~~

91.1 ~~Dated:~~ .....  
91.2 ~~(Attorney for) Creditor~~  
91.3 .....  
91.4 ~~Address~~  
91.5 .....  
91.6 ~~Telephone~~

91.7 Warnings and Fines

91.8 (1) Even if you claim an exemption, a levy may still be served on your employer. If they  
91.9 take money from you after you claim an exemption, you may ask the court to review your  
91.10 exemption. If the court finds that the creditor ignored your claim of exemption in bad faith,  
91.11 you are entitled to costs, reasonable lawyer fees, actual damages, and a fine up to \$100. Bad  
91.12 faith is when someone does something wrong on purpose.

91.13 (2) BUT if you claim an exemption, the creditor can also ask the court to review your  
91.14 exemption. If the court finds that you claimed an exemption in bad faith, you are charged  
91.15 costs and reasonable lawyer fees, and a fine up to \$100.

91.16 (3) If you get this notice, then do something in bad faith to try to block or stop the levy  
91.17 and the creditor has to take you to court because of it, you will have to pay the creditor's  
91.18 costs, and reasonable lawyer's fees, and a fine up to \$100.

90.25 ~~you may petition the court for a determination of your exemption. If the court finds that~~  
90.26 ~~the creditor disregarded your claim of exemption in bad faith, you will be entitled to~~  
90.27 ~~costs, reasonable attorney fees, actual damages, and an amount not to exceed \$100.~~

90.28 ~~(2) HOWEVER, BE WARNED if you claim an exemption, the creditor can also petition~~  
90.29 ~~the court for a determination of your exemption, and if the court finds that you claimed~~  
90.30 ~~an exemption in bad faith, you will be assessed costs and reasonable attorney's fees plus~~  
90.31 ~~an amount not to exceed \$100.~~

90.32 ~~(3) If after receipt of this notice, you in bad faith take action to frustrate the garnishment,~~  
90.33 ~~thus requiring the creditor to petition the court to resolve the problem, you will be liable~~  
90.34 ~~to the creditor for costs and reasonable attorney's fees plus an amount not to exceed~~  
90.35 ~~\$100.~~

91.1 ~~Dated:~~ .....  
91.2 ~~(Attorney for) Creditor~~  
91.3 .....  
91.4 ~~Address~~  
91.5 .....  
91.6 ~~Telephone~~

91.7 Warnings and Fines

91.8 (1) Even if you claim an exemption, a levy may still be served on your employer. If they  
91.9 take money from you after you claim an exemption, you may ask the court to review your  
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91.17 and the creditor has to take you to court because of it, you will have to pay the creditor's  
91.18 costs, and reasonable lawyer's fees, and a fine up to \$100.



91.19 Date: .....

91.20 Creditor's Signature: .....

91.21 (or creditor's lawyer's signature)

91.22 Creditor's Name: .....

91.23 (or creditor's lawyer's name)

91.24 Street Address: .....

91.25 City/State/Zip: .....

91.26 Phone: ..... Fax: .....

91.27 Email: .....

91.28

DEBTOR'S EXEMPTION CLAIM NOTICE

91.29

State of Minnesota

District Court

91.30

County of: .....

Judicial District: .....

91.31

Court File Number: .....

91.32

Case Type: .....

91.33 Creditor's full name

91.34

.....

Debtor's Exemption

91.35

and

Claim Notice

92.1 Debtor's full name

92.2 .....

92.3 and

92.4 Third Party (bank, employer, or other)

92.5 .....

92.6 I hereby claim that my earnings are exempt from this garnishment because: (check all

92.7 that apply)

91.19 Date: .....

91.20 Creditor's Signature: .....

91.21 (or creditor's lawyer's signature)

91.22 Creditor's Name: .....

91.23 (or creditor's lawyer's name)

91.24 Street Address: .....

91.25 City/State/Zip: .....

91.26 Phone: ..... Fax: .....

91.27 Email: .....

91.28

DEBTOR'S EXEMPTION CLAIM NOTICE

91.29

State of Minnesota

District Court

91.30

County of: .....

Judicial District: .....

91.31

Court File Number: .....

91.32

Case Type: .....

91.33 Creditor's full name

91.34

.....

Debtor's Exemption

91.35

and

Claim Notice

92.1 Debtor's full name

92.2 .....

92.3 and

92.4 Third Party (bank, employer, or other)

92.5 .....

92.6 I hereby claim that my earnings are exempt from this garnishment because: (check all

92.7 that apply)

92.8

(1) I am presently a recipient of relief based on need. (Specify the program, case number, and the county from which relief is being received.)

92.9

92.10

92.11

Program

Case Number (if known)

County

92.12

(2) I am not now receiving relief based on need, but I have received relief based on need within the last six months. (Specify the program, case number, and the county from which relief has been received.)

92.13

92.14

92.15

92.16

Program

Case Number (if known)

County

92.17

(3) I have been an inmate of a correctional institution within the last six months. (Specify the correctional institution and location.)

92.18

92.19

92.20

Correctional Institution

Location

92.21

I hereby authorize any agency that has distributed relief to me or any correctional institution in which I was an inmate to disclose to the above-named creditor or the creditor's attorney only whether or not I am or have been a recipient of relief based on need or an inmate of a correctional institution within the last six months. I have mailed or delivered a copy of this form to the creditor or creditor's attorney.

92.22

92.23

92.24

92.25

92.26

92.27

Date

Debtor

92.28

92.29

Address

92.30

92.31

Debtor Telephone Number

92.8

(1) I am presently a recipient of relief based on need. (Specify the program, case number, and the county from which relief is being received.)

92.9

92.10

92.11

Program

Case Number (if known)

County

92.12

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92.13

92.14

92.15

92.16

Program

Case Number (if known)

County

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(3) I have been an inmate of a correctional institution within the last six months. (Specify the correctional institution and location.)

92.18

92.19

92.20

Correctional Institution

Location

92.21

I hereby authorize any agency that has distributed relief to me or any correctional institution in which I was an inmate to disclose to the above-named creditor or the creditor's attorney only whether or not I am or have been a recipient of relief based on need or an inmate of a correctional institution within the last six months. I have mailed or delivered a copy of this form to the creditor or creditor's attorney.

92.22

92.23

92.24

92.25

92.26

92.27

Date

Debtor

92.28

92.29

Address

92.30

92.31

Debtor Telephone Number

92.32 STATE OF MINNESOTA DISTRICT COURT  
92.33 COUNTY OF ..... JUDICIAL DISTRICT  
93.1 .....(Creditor)  
93.2 .....(Debtor)  
93.3 .....(Financial institution)  
93.4 ... I am getting government assistance based on need. (State the program, case number  
93.5 if you know it, and the county you got it from.)  
93.6 Program: ..... Case #: ..... County: .....  
93.7 Program: ..... Case #: ..... County: .....  
93.8 Program: ..... Case #: ..... County: .....  
93.9 ... I am not getting assistance based on need right now, but I did get government assistance  
93.10 based on need within the last 6 months. (State the program, case number if you know it,  
93.11 and the county you got it from.)  
93.12 Program: ..... Case #: ..... County: .....  
93.13 Program: ..... Case #: ..... County: .....  
93.14 Program: ..... Case #: ..... County: .....  
93.15 ... I was an inmate of a correctional institution within the last 6 months. (State the  
93.16 correctional institution and location.)  
93.17 Correctional Institution ..... Location .....  
93.18 I give my permission to any agency listed above to give information about my benefits  
93.19 to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if  
93.20 I get assistance, or if I have gotten assistance in the past 6 months. If I was an inmate in the  
93.21 last 6 months, I give my permission to the correctional institution to tell the creditor named  
93.22 above or the creditor's lawyer that I was an inmate there.  
93.23 Sign and send this form back to the creditor or the creditor's lawyer.  
93.24 Fill in the blanks below.

92.32 STATE OF MINNESOTA DISTRICT COURT  
92.33 COUNTY OF ..... JUDICIAL DISTRICT  
93.1 .....(Creditor)  
93.2 .....(Debtor)  
93.3 .....(Financial institution)  
93.4 ... I am getting government assistance based on need. (State the program, case number  
93.5 if you know it, and the county you got it from.)  
93.6 Program: ..... Case #: ..... County: .....  
93.7 Program: ..... Case #: ..... County: .....  
93.8 Program: ..... Case #: ..... County: .....  
93.9 ... I am not getting assistance based on need right now, but I did get government assistance  
93.10 based on need within the last 6 months. (State the program, case number if you know it,  
93.11 and the county you got it from.)  
93.12 Program: ..... Case #: ..... County: .....  
93.13 Program: ..... Case #: ..... County: .....  
93.14 Program: ..... Case #: ..... County: .....  
93.15 ... I was an inmate of a correctional institution within the last 6 months. (State the  
93.16 correctional institution and location.)  
93.17 Correctional Institution ..... Location .....  
93.18 I give my permission to any agency listed above to give information about my benefits  
93.19 to the creditor named above, or to the creditor's lawyer. The information will **ONLY** be if  
93.20 I get assistance, or if I have gotten assistance in the past 6 months. If I was an inmate in the  
93.21 last 6 months, I give my permission to the correctional institution to tell the creditor named  
93.22 above or the creditor's lawyer that I was an inmate there.  
93.23 Sign and send this form back to the creditor or the creditor's lawyer.  
93.24 Fill in the blanks below.

93.25        I mailed or delivered a copy of this form to the creditor or to the creditor's lawyer if they  
93.26 have one, at the address listed below.

93.27   Date: .....

93.28   Creditor's Signature: .....

93.29   (or creditor's lawyer's signature)

93.30   Creditor's Name: .....

93.31   (or creditor's lawyer's name)

93.32   Street Address: .....

93.33   City/State/Zip: .....

94.1     Phone: ..... Fax: .....

94.2     Email: .....

94.3     Date: .....

94.4     Debtor's Signature: .....

94.5     Debtor's Name: .....

94.6     Street Address: .....

94.7     City/State/Zip: .....

94.8     Phone: .....

94.9     Email: .....

94.10     Sec. 19. Minnesota Statutes 2024, section 571.931, subdivision 6, is amended to read:

94.11        Subd. 6. **Notice.** The debtor shall be served with a copy of the prejudgment garnishment  
94.12 order issued pursuant to this section together with a copy of all pleadings and other documents  
94.13 not previously served, including any affidavits upon which the claimant intends to rely at  
94.14 the subsequent hearing and a transcript of any oral testimony given at the prejudgment  
94.15 garnishment hearing upon which the creditor intends to rely and a notice of hearing. Service  
94.16 must be in the manner prescribed for personal service of a summons unless that service is  
94.17 impracticable or would be ineffective and the court prescribes an alternative method of  
94.18 service calculated to provide actual notice to the debtor.

93.25        I mailed or delivered a copy of this form to the creditor or to the creditor's lawyer if they  
93.26 have one, at the address listed below.

93.27   Date: .....

93.28   Creditor's Signature: .....

93.29   (or creditor's lawyer's signature)

93.30   Creditor's Name: .....

93.31   (or creditor's lawyer's name)

93.32   Street Address: .....

93.33   City/State/Zip: .....

94.1     Phone: ..... Fax: .....

94.2     Email: .....

94.3     Date: .....

94.4     Debtor's Signature: .....

94.5     Debtor's Name: .....

94.6     Street Address: .....

94.7     City/State/Zip: .....

94.8     Phone: .....

94.9     Email: .....

94.10     Sec. 19. Minnesota Statutes 2024, section 571.931, subdivision 6, is amended to read:

94.11        Subd. 6. **Notice.** The debtor shall be served with a copy of the prejudgment garnishment  
94.12 order issued pursuant to this section together with a copy of all pleadings and other documents  
94.13 not previously served, including any affidavits upon which the claimant intends to rely at  
94.14 the subsequent hearing and a transcript of any oral testimony given at the prejudgment  
94.15 garnishment hearing upon which the creditor intends to rely and a notice of hearing. Service  
94.16 must be in the manner prescribed for personal service of a summons unless that service is  
94.17 impracticable or would be ineffective and the court prescribes an alternative method of  
94.18 service calculated to provide actual notice to the debtor.

94.19 The notice of hearing served upon the debtor must be signed by the creditor or the  
94.20 attorney for the creditor and must be accompanied by an exemption notice. The notice of  
94.21 hearing must be accompanied by an exemption notice, and both notices must provide, at a  
94.22 minimum, the following information in substantially the following language:

94.23 **NOTICE OF HEARING**

94.24 **Hearing Notice**

94.25 TO: .....

94.26 ~~(the debtor)~~ (debtor's full name)

94.27 The (insert the name of court) Court has ordered the prejudgment garnishment of some  
94.28 of your property ~~in the possession or control of a third party~~. This is about property that a  
94.29 third party has or controls. Some of your property may be exempt ~~from seizure~~ and can't  
94.30 be taken. See the exemption notice below.

94.31 The Court issued this Order ~~based upon the claim of~~ because (insert name of creditor)  
94.32 ~~that (insert name of creditor) is claims they are entitled to a court order for garnishment~~  
94.33 ~~take some of your property to secure your payment of any money judgment that (insert~~  
95.1 ~~name of creditor) may later be obtained against you and that immediate action was necessary.~~  
95.2 They do this to make sure you pay any money they might win in a future case against you.  
95.3 They felt immediate action was needed.

95.4 You have the legal right to challenge (insert name of creditor) claims at a court hearing  
95.5 before a judge.

95.6 The hearing will be at:

95.7 Place: ..... Date: ..... Time: .....

95.8 ~~The hearing will be held at the (insert place) on (insert date) at (insert time). You may~~  
95.9 ~~attend can go to~~ the court hearing alone or with ~~an attorney a lawyer~~. ~~After you have~~  
95.10 ~~presented your side of the matter, the court will decide~~ You get to tell the court your side  
95.11 of the issue. Then the court decides what should be done with your property until the lawsuit  
95.12 against you is finally decided.

95.13 **If you do not attend don't go to this hearing, the court may order garnishment of**  
95.14 **your property.**

95.15 **Exemption Notice**

95.16 Some of your property may be exempt and ~~cannot be garnished~~ can't be taken. 'Exempt'  
95.17 means protected. The following is a list of some ~~of the more~~ common exemptions. It is not  
95.18 a complete and is subject to list. For full details and dollar amounts set by law see section

94.19 The notice of hearing served upon the debtor must be signed by the creditor or the  
94.20 attorney for the creditor and must be accompanied by an exemption notice. The notice of  
94.21 hearing must be accompanied by an exemption notice, and both notices must provide, at a  
94.22 minimum, the following information in substantially the following language:

94.23 **NOTICE OF HEARING**

94.24 **Hearing Notice**

94.25 TO: .....

94.26 ~~(the debtor)~~ (debtor's full name)

94.27 The (insert the name of court) Court has ordered the prejudgment garnishment of some  
94.28 of your property ~~in the possession or control of a third party~~. This is about property that a  
94.29 third party has or controls. Some of your property may be exempt ~~from seizure~~ and can't  
94.30 be taken. See the exemption notice below.

94.31 The Court issued this Order ~~based upon the claim of~~ because (insert name of creditor)  
94.32 ~~that (insert name of creditor) is claims they are entitled to a court order for garnishment~~  
94.33 ~~take some of your property to secure your payment of any money judgment that (insert~~  
95.1 ~~name of creditor) may later be obtained against you and that immediate action was necessary.~~  
95.2 They do this to make sure you pay any money they might win in a future case against you.  
95.3 They felt immediate action was needed.

95.4 You have the legal right to challenge (insert name of creditor) claims at a court hearing  
95.5 before a judge.

95.6 The hearing will be at:

95.7 Place: ..... Date: ..... Time: .....

95.8 ~~The hearing will be held at the (insert place) on (insert date) at (insert time). You may~~  
95.9 ~~attend can go to~~ the court hearing alone or with ~~an attorney a lawyer~~. ~~After you have~~  
95.10 ~~presented your side of the matter, the court will decide~~ You get to tell the court your side  
95.11 of the issue. Then the court decides what should be done with your property until the lawsuit  
95.12 against you is finally decided.

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95.17 means protected. The following is a list of some ~~of the more~~ common exemptions. It is not  
95.18 a complete and is subject to list. For full details and dollar amounts set by law see section

95.19 550.37, ~~and other state and federal laws~~ of the Minnesota Statutes. If you have questions  
95.20 about an exemption, ~~you should obtain competent~~ contact a lawyer for legal advice.

95.21 These things you or your family might have are protected:

95.22 (1) ~~a homestead or the proceeds from the sale of a homestead.~~ equity in your home, or  
95.23 money from recently selling your home - up to \$510,000 total;

95.24 (2)(i) all clothing, one watch, utensils, and foodstuffs;

95.25 (ii) household furniture, household appliances, ~~phonographs,~~ radios, ~~and~~ computers,  
95.26 tablets, televisions up to a total current value of \$4,500 at the time of attachment, printers,  
95.27 cell phones, smart phones, and other consumer electronics up to \$12,150 in all; and

95.28 (iii) jewelry - total value can't be more than \$3,308;

95.29 (3) a manufactured (mobile) home ~~used as your home.~~ you live in;

95.30 (4) one motor vehicle ~~currently worth less than \$2,000 after deducting any security~~  
95.31 ~~interest,~~ counting only the amount you have paid off;

96.1 (i) \$10,000;

96.2 (ii) \$12,500 if it is necessary for your business, trade, or profession;

96.3 (iii) \$25,000 if used by or to help someone with a disability that makes it hard to walk;  
96.4 or

96.5 (iv) \$100,000 if designed or modified for someone with a disability that makes it hard  
96.6 to walk;

96.7 (5) farm machinery ~~used by someone principally engaged in farming, or if your main~~  
96.8 ~~business is farming.~~ Tools, machines, or office furniture used in your business ~~or trade.~~ This  
96.9 ~~exemption is limited to \$10,000.~~ - the total value can't be more than \$13,000;

96.10 (6) relief based on need. This includes ~~the~~;

96.11 (i) ~~MFIP - Minnesota Family Investment Program (MFIP), Emergency Assistance (EA),~~  
96.12 ~~Work First Program, Medical Assistance (MA);~~

96.13 (ii) DWP - MFIP Diversionary Work Program;

96.14 (iii) SNAP - Supplemental Nutrition Assistance Program;

96.15 (iv) GA - General Assistance (~~GA~~);

96.16 (v) EGA - Emergency General Assistance (~~EGA~~);

95.19 550.37, ~~and other state and federal laws~~ of the Minnesota Statutes. If you have questions  
95.20 about an exemption, ~~you should obtain competent~~ contact a lawyer for legal advice.

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95.25 (ii) household furniture, household appliances, ~~phonographs,~~ radios, ~~and~~ computers,  
95.26 tablets, televisions up to a total current value of \$4,500 at the time of attachment, printers,  
95.27 cell phones, smart phones, and other consumer electronics up to \$12,150 in all; and

95.28 (iii) jewelry - total value can't be more than \$3,308;

95.29 (3) a manufactured (mobile) home ~~used as your home.~~ you live in;

95.30 (4) one motor vehicle ~~currently worth less than \$2,000 after deducting any security~~  
95.31 ~~interest,~~ counting only the amount you have paid off;

96.1 (i) \$10,000;

96.2 (ii) \$12,500 if it is necessary for your business, trade, or profession;

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96.5 (iv) \$100,000 if designed or modified for someone with a disability that makes it hard  
96.6 to walk;

96.7 (5) farm machinery ~~used by someone principally engaged in farming, or if your main~~  
96.8 ~~business is farming.~~ Tools, machines, or office furniture used in your business ~~or trade.~~ This  
96.9 ~~exemption is limited to \$10,000.~~ - the total value can't be more than \$13,000;

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96.12 ~~Work First Program, Medical Assistance (MA);~~

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96.14 (iii) SNAP - Supplemental Nutrition Assistance Program;

96.15 (iv) GA - General Assistance (~~GA~~);

96.16 (v) EGA - Emergency General Assistance (~~EGA~~);

96.17 ~~(vi) MSA - Minnesota Supplemental Aid (MSA);~~  
96.18 ~~(vii) MSA-EA - MSA Emergency Assistance (MSA-EA), Supplemental Security Income~~  
96.19 ~~(SSI), and Energy Assistance;~~  
96.20 (viii) EA - Emergency Assistance;  
96.21 (ix) Energy or Fuel Assistance;  
96.22 (x) Work Participation Cash Benefit;  
96.23 (xi) MA - Medical Assistance;  
96.24 (xii) MinnesotaCare;  
96.25 (xiii) Medicare Part B - Premium Payments help;  
96.26 (xiv) Medicare Part D - Extra;  
96.27 (xv) SSI - Supplemental Security Income;  
96.28 (xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working  
96.29 Family Credit; and  
97.1 (xvii) Renter's Refund (also called Renter's Property Tax Credit);  
97.2 (7) wages. 100% is protected if you get government assistance based on need. Otherwise,  
97.3 between 75-100% is protected depending on how much you earn;  
97.4 (8) retirement benefits - the total interest under all plans and contracts can't be more than  
97.5 \$81,000;  
97.6 ~~(7) (9)~~ Social Security benefits;  
97.7 ~~(8) (10)~~ unemployment benefits, workers' compensation, or veterans' benefits;  
97.8 ~~(9) An accident, disability or retirement~~ (11) a retirement, disability, or accident pension  
97.9 or annuity;  
97.10 ~~(10) (12)~~ life insurance proceeds- that are not more than \$54,000;  
97.11 ~~(11) The~~ (13) earnings of your minor child;  
97.12 ~~(12) (14)~~ money from a claim for damage or destruction of exempt property ~~(such as -~~  
97.13 ~~like household goods, farm tools, business equipment, a manufactured (mobile) home, or~~  
97.14 ~~a car); car;~~

96.17 ~~(vi) MSA - Minnesota Supplemental Aid (MSA);~~  
96.18 ~~(vii) MSA-EA - MSA Emergency Assistance (MSA-EA), Supplemental Security Income~~  
96.19 ~~(SSI), and Energy Assistance;~~  
96.20 (viii) EA - Emergency Assistance;  
96.21 (ix) Energy or Fuel Assistance;  
96.22 (x) Work Participation Cash Benefit;  
96.23 (xi) MA - Medical Assistance;  
96.24 (xii) MinnesotaCare;  
96.25 (xiii) Medicare Part B - Premium Payments help;  
96.26 (xiv) Medicare Part D - Extra;  
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96.29 Family Credit; and  
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97.5 \$81,000;  
97.6 ~~(7) (9)~~ Social Security benefits;  
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97.8 ~~(9) An accident, disability or retirement~~ (11) a retirement, disability, or accident pension  
97.9 or annuity;  
97.10 ~~(10) (12)~~ life insurance proceeds- that are not more than \$54,000;  
97.11 ~~(11) The~~ (13) earnings of your minor child;  
97.12 ~~(12) (14)~~ money from a claim for damage or destruction of exempt property ~~(such as -~~  
97.13 ~~like household goods, farm tools, business equipment, a manufactured (mobile) home, or~~  
97.14 ~~a car); car;~~

97.15 (15) sacred possessions - like the Bible, Torah, Qur'an, prayer rug, and other religious  
97.16 items. Total value can't be more than \$2,000;

97.17 (16) personal library - total value can't be more than \$750;

97.18 (17) musical instruments - total value can't be more than \$2,000;

97.19 (18) family pets - current value can't be more than \$1,000;

97.20 (19) a seat or pew in any house or place of public worship and a lot in any burial ground;

97.21 (20) tools you need to work in your business or profession - the total value can't be more  
97.22 than \$13,500;

97.23 (21) household tools and equipment - things like hand and power tools, snow removal  
97.24 equipment, lawnmowers, and more. Total value can't be more than \$3,000; and

97.25 (22) health savings accounts, medical savings accounts - the total value can't be more  
97.26 than \$25,000.

97.27 Sec. 20. Minnesota Statutes 2024, section 571.932, subdivision 2, is amended to read:

97.28 Subd. 2. **Service.** The creditor's motion to obtain an order of garnishment together with  
97.29 the creditor's affidavit and notice of hearing must be served in the manner prescribed for  
97.30 service of a summons in a civil action in district court unless that service is impracticable  
98.1 or would be ineffective and the court prescribes an alternative method of service calculated  
98.2 to provide actual notice to the debtor. If the debtor has already appeared in the action, the  
98.3 motion must be served in the manner prescribed for service of pleadings subsequent to the  
98.4 summons. The date of the hearing must be fixed in accordance with rule 6 of the Minnesota  
98.5 Rules of Civil Procedure for the District Courts, unless a different date is fixed by order of  
98.6 the court.

98.7 The notice of hearing served upon the debtor shall be signed by the creditor or the  
98.8 attorney for the creditor and shall provide, at a minimum, the following information in  
98.9 substantially the following language:

98.10 ~~NOTICE OF HEARING~~

98.11 **Hearing Notice**

98.12 TO: .....

98.13 ~~(the debtor)~~ (debtor's full name)

97.15 (15) sacred possessions - like the Bible, Torah, Qur'an, prayer rug, and other religious  
97.16 items. Total value can't be more than \$2,000;

97.17 (16) personal library - total value can't be more than \$750;

97.18 (17) musical instruments - total value can't be more than \$2,000;

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98.9 substantially the following language:

98.10 ~~NOTICE OF HEARING~~

98.11 **Hearing Notice**

98.12 TO: .....

98.13 ~~(the debtor)~~ (debtor's full name)

98.14 A hearing will be held (insert place) on (insert date) at (insert time) to determine whether  
98.15 nonexempt property belonging to you will be garnished to secure a judgment that may be  
98.16 entered against you.



98.14 A hearing will be held (insert place) on (insert date) at (insert time) to determine whether  
98.15 nonexempt property belonging to you will be garnished to secure a judgment that may be  
98.16 entered against you.

98.17 There will be a hearing to decide if your nonexempt property will be garnished to help  
98.18 pay a judgment that may be entered against you.

98.19 The hearing will be at:

98.20 Place: ..... Date: ..... Time: .....

98.21 You ~~may attend~~ can go to the court hearing alone or with ~~an attorney~~ a lawyer. After  
98.22 ~~you have presented your side of the matter, the court will decide whether~~ You get to tell  
98.23 the court your side of the issue. Then the court decides if your property should be garnished  
98.24 until the lawsuit ~~which has been commenced~~ against you is finally decided.

98.25 If the court ~~directs the issuance of~~ issues a garnishment summons ~~while~~ during the  
98.26 lawsuit is pending, you ~~may still~~ can keep the property until the lawsuit is decided if you  
98.27 file a bond ~~in an amount~~. The amount of the bond is set by the court.

98.28 ~~If you DO NOT ATTEND THIS~~ **don't go to this hearing, the court may order**  
98.29 **garnishment of your nonexempt property** ~~TO BE GARNISHED.~~

98.30 **Exemption Notice**

98.31 Some of your property may be exempt and ~~cannot~~ can't be garnished taken. 'Exempt'

98.32 means protected. The following is a list of some ~~of the more~~ common exemptions. It is not

99.1 a complete and is subject to list. For full details and dollar amounts set by law see section

99.2 550.37, and other state and federal laws of the Minnesota Statutes. The dollar amounts

99.3 contained in this list are subject to the provisions of section 550.37, subdivision 4a, at the

99.4 time of the garnishment. If you have questions about an exemption, ~~you should obtain~~

99.5 ~~competent~~ contact a lawyer for legal advice.

99.6 These things you or your family might have are protected:

99.7 (1) ~~A homestead or the proceeds from the sale of a homestead;~~ equity in your home, or  
99.8 money from recently selling your home - up to \$510,000 total;

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99.11 tablets, televisions up to a total current value of \$5,850, printers, cell phones, smart phones,  
99.12 and other consumer electronics up to \$12,150 in all; and

99.13 (iii) jewelry - total value can't be more than \$3,308;

98.17 There will be a hearing to decide if your nonexempt property will be garnished to help  
98.18 pay a judgment that may be entered against you.

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99.14 (3) a manufactured (mobile) home ~~used as your home~~; you live in;

99.15 (4) one motor vehicle currently worth less than \$2,600 after deducting any security  
99.16 interests, counting only the amount you have paid off:

- 99.14 (3) a manufactured (mobile) home ~~used as your home~~; you live in;
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- 99.16 ~~interests~~, counting only the amount you have paid off;
- 99.17 (i) \$10,000;
- 99.18 (ii) \$12,500 if it is necessary for your business, trade, or profession;
- 99.19 (iii) \$25,000 if used by or to help someone with a disability that makes it hard to walk;
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- 99.21 (iv) \$100,000 if designed or modified for someone with a disability that makes it hard
- 99.22 to walk;
- 99.23 (5) farm machinery ~~used by an individual principally engaged in farming, or if your~~
- 99.24 ~~main business is farming~~. Tools, machines, or office furniture used in your business ~~or trade~~.
- 99.25 ~~This exemption is limited to - the total value can't be more than \$13,000;~~
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- 99.29 (ii) DWP - MFIP Diversionary Work Program;
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- 100.8 (x) Work Participation Cash Benefit;
- 100.9 (xi) MA - Medical Assistance;
- 100.10 (xii) MinnesotaCare;
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- 100.12 (xiv) Medicare Part D - Extra;
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- 100.13        (xv) SSI - Supplemental Security Income;
- 100.14        (xvi) Tax Credits - federal Earned Income Tax Credit (EITC), Minnesota Working  
100.15 Family Credit; and
- 100.16        (xvii) Renter's Refund (also called Renter's Property Tax Credit);
- 100.17        (7) wages. 100% is protected if you get government assistance based on need. Otherwise,  
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- 100.21        ~~(7)~~ (9) Social Security benefits;
- 100.22        ~~(8)~~ (10) unemployment benefits, workers' compensation, or veterans' benefits;
- 100.23        ~~(9) An accident, disability or retirement~~ (11) a retirement, disability, or accident pension  
100.24 or annuity;
- 100.25        ~~(10)~~ (12) life insurance proceeds; that are not more than \$54,000;
- 100.26        ~~(11) The~~ (13) earnings of your minor child;
- 100.27        ~~(12)~~ (14) money from a claim for damage or destruction of exempt property (such as -  
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101.2 items. Total value can't be more than \$2,000;
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- 100.25        ~~(10)~~ (12) life insurance proceeds; that are not more than \$54,000;
- 100.26        ~~(11) The~~ (13) earnings of your minor child;
- 100.27        ~~(12)~~ (14) money from a claim for damage or destruction of exempt property (such as -  
100.28 like household goods, farm tools, business equipment, a manufactured (mobile) home, or  
100.29 a car); car;
- 101.1        (15) sacred possessions - like the Bible, Torah, Qur'an, prayer rug, and other religious  
101.2 items. Total value can't be more than \$2,000;
- 101.3        (16) personal library - total value can't be more than \$750;
- 101.4        (17) musical instruments - total value can't be more than \$2,000;
- 101.5        (18) family pets - current value can't be more than \$1,000;
- 101.6        (19) a seat or pew in any house or place of public worship and a lot in any burial ground;
- 101.7        (20) tools you need to work in your business or profession - the total value can't be more  
101.8 than \$13,500;
- 101.9        (21) household tools and equipment - things like hand and power tools, snow removal  
101.10 equipment, lawnmowers, and more. Total value can't be more than \$3,000; and
- 101.11        (22) health savings accounts, medical savings accounts - the total value can't be more  
101.12 than \$25,000.

101.11 (22) health savings accounts, medical savings accounts - the total value can't be more  
101.12 than \$25,000.

101.13 Sec. 21. Laws 2024, chapter 114, article 3, section 101, the effective date, is amended to  
101.14 read:

101.15 **EFFECTIVE DATE.** This section is effective April June 1, 2025, and applies to causes  
101.16 of action commenced on or after that date.

101.17 **EFFECTIVE DATE.** This section is effective retroactively from March 1, 2025.

101.18 Sec. 22. **EFFECTIVE DATE.**

101.19 Sections 1 to 20 are effective June 1, 2025, and shall be available on the state court  
101.20 website on or before June 1, 2025. The failure to use the forms as amended by sections 1  
101.21 to 20 before June 1, 2025, is not a basis for a complaint or violation of a federal statute,  
101.22 Minnesota Statutes, or the Minnesota Rules of Professional Conduct.

101.13 Sec. 21. Laws 2024, chapter 114, article 3, section 101, the effective date, is amended to  
101.14 read:

101.15 **EFFECTIVE DATE.** This section is effective April June 1, 2025, and applies to causes  
101.16 of action commenced on or after that date.

101.17 **EFFECTIVE DATE.** This section is effective retroactively from March 1, 2025.

101.24 Sec. 23. **EFFECTIVE DATE.**

101.25 Sections 1 to 20 are effective June 1, 2025.

101.18 Sec. 22. **CONSTRUCTION AND APPLICATION.**

101.19 The forms in sections 1 to 20 must be made available on the state court website on or  
101.20 before June 1, 2025. The failure to use the forms as amended by sections 1 to 20 before  
101.21 June 1, 2025, is not a basis for a complaint or violation of a federal statute, Minnesota  
101.22 Statutes, or the Minnesota Rules of Professional Conduct.

101.23 **EFFECTIVE DATE.** This section is effective the day following final enactment.