

## GARNISHMENT CALCULATION WORKSHEET

To determine the amount, if any, that can be garnished from a single paycheck, take the amount of disposable earnings on line 4 of this Disposable Earnings Worksheet and perform the calculations according to both the Hawai‘i Law and Federal Law using the Hawai‘i Law Garnishment Worksheet and the Federal Law Garnishment Worksheet. Compare the two amounts, then use the smaller amount. If the smaller amount is zero, then no garnishment can be made from this particular paycheck.

<b>Disposable Earnings Worksheet</b>							
Enter amounts for one pay period only, according to frequency of pay schedule.	WEEKLY (52/year)		EVERY TWO WEEKS (26/year)		TWICE MONTHLY (24/year)		MONTHLY (12/year)
1. Gross pay	\$		\$		\$		\$
2. Mandatory Deductions							
FICA	\$		\$		\$		
State tax	\$		\$		\$		
Federal Tax	\$		\$		\$		
Medicare	\$		\$		\$		
Union dues, only if required by law	\$		\$		\$		
3. Subtotal Mandatory Deductions	\$		\$		\$		\$
4. <b>Disposable Earnings</b> Subtract line 3 from line 1. Take this amount and enter on lines 1 of Hawai‘i Law and Federal Law Garnishment Worksheets	\$		\$		\$		\$

**See Reverse Side for Hawai‘i Law and Federal Law Worksheets**



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## Hawai'i Law Garnishment Worksheet

Enter amounts for <b>one pay period</b> only, according to frequency of pay schedule.	WEEKLY (52/year)	EVERY Two Weeks (26/year)	TWICE Monthly (24/year)	MONTHLY (12/year)
1. Enter amount from line 4, Disposable Earnings Worksheet	\$	\$	\$	\$
2. Multiply by this amount; place answer on line 3	x52	x26	x24	
3. Amount equivalent Disposable Earnings	\$	\$	\$	
4. Divide amount on line 3 by 12 months; enter answer on line 5	÷12	÷12	÷12	
5. Monthly Equivalent Disposable Earnings	\$	\$	\$	Amt on line 1
6. Subtract 1st \$200 of Monthly Equivalent Disposable Earnings from amount on line 5; enter answer on line 7	-\$200.00	-\$200.00	-\$200.00	-\$200.00
7. Disposable earnings in excess of \$200.00 per month	\$	\$	\$	\$
8. Multiply amount on line 7 by 20%; enter answer on line 9	x 0.20	x 0.20	x 0.20	x 0.20
9. Garnishment on disposable earnings in excess of \$200 per month	\$	\$	\$	\$
10. Garnishment on first \$200 disposable earnings per month. Add this amount to amount on line 9. Enter answer on line 11.	+\$15.00	+\$15.00	+\$15.00	+\$15.00
11. <b>Total monthly garnishment</b>	\$	\$	\$	\$

**To determine the amount, if any, to garnish from one paycheck, perform the calculations below for the correct pay period.**

12. Multiply the amount on line 11 by 12 months; enter answer on line 13	x12	x12	x12	
13. Annual equivalent amount of garnishment	\$	\$	\$	
14. Divide the amount on line 13 by the number of pay periods per year; enter answer on line 15	÷52	÷26	÷24	
15. <b>Garnishment amount for this pay period.</b>	\$	\$	\$	Amt on line 11

**16. Compare amount on line 15 with amount on line 2 of Federal Law Garnishment Worksheet and use the *smaller* amount. If smaller amount is zero or less, do not garnish any amount from this pay period.**

## Federal Law Garnishment Worksheet

**1. Enter amount from line 4 of Disposable Earnings Worksheet. \$ \_\_\_\_\_**

**2. Choose the column below that applies to the pay period to find the amount that can be garnished. \$ \_\_\_\_\_**

Weekly (52/yr)	Every Two Weeks (26/yr)	Twice Monthly (24/yr)	Monthly (12/yr)
\$217.50 or less; None	\$435.00 or less; None	\$471.25 or less; None	\$942.50 or less; None
More than \$217.50 but less than \$290.00 Amount above \$217.50	More than \$435.00 but less than \$580.00 Amount above \$435.00	More than \$471.25 but less than \$628.33 Amount above \$471.25	More than \$942.50 but less than \$1,256.67 Amount above \$942.50
\$290.00 or more; Maximum 25%	\$580.00 or more; Maximum 25%	\$628.33 or more; Maximum 25%	\$1,256.67 or more; Maximum 25%

**3. Compare the amount from step 2 with the amount on line 15 of Hawai'i Law Garnishment Worksheet and use the *smaller* amount. If the smaller amount is zero or less, do not garnish any amount from this pay period.**