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

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

Receive orders

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

Analyze orders

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

Notify and respond

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

Calculate garnishment(s)

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

Disburse payments

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

Facilitate the process

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

Assist state agencies

- Report newly hired employees to state agencies
- Report newly hired independent contractors to agencies in certain states
- Process and respond to verifications of employment
- Process and respond to medical support notices

Monitor the process

- Check federal and state laws for changes to employer mandates

Lighten the load

Find out how ADP wage garnishments products can help shorten this list — and help you comply with federal and state guidelines.

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