

Wage Garnishments

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I. Purpose

To establish policies and procedures related to withholding employee wage garnishments.

II. Definitions

- *Wage garnishment:* Court order for collecting money on behalf of a plaintiff from a defendant requiring deduction from an employee's wages as determined by the Court.

III. Responsibilities

- A. Payroll Services
 1. Process wage garnishment and releases within ten (10) business days of receipt for the pay period following the day received.
 2. Remit garnished amounts to the respective agency each pay period as required by legal document.
- B. Employee
 1. Review email from Payroll Services for information concerning wage garnishments;
 2. Review paycheck information each pay period; and
 3. Report pay, tax, deduction or benefit discrepancies immediately to unit payroll personnel.

IV. Policy

- A. University will process wage garnishments as required by law.
 1. Examples of common wage garnishments are:
 - a. *Federal tax levy:* Amount determined by tax levy table published in [IRS publication 1494](#);
 - b. *Kentucky tax levy:* Set amount determined by the Kentucky Revenue Cabinet;
 - c. *Child/Spousal Support:* Document issued by a child support agency or court collecting support from an employee's wages as determined by the court based on the income of the non-custodial parent or guardian;
 - d. *Student Loan:* Document issued by a student loan agency for outstanding student loan debt to be deducted from an employee's wages as determined by a standard formula; or
 - e. *Chapter 13 Bankruptcy:* Document requiring deduction from an employee's wages for an outstanding debt based on a set amount.
 2. Wage garnishments and releases will take effect within the next available processing cycle according to the Payroll Schedule; and
 3. Payroll Services will remit the garnished amount to the respective agency.

V. Procedures

- A. Within ten (10) business days of receipt, Payroll Services will review and process garnishments following these steps:
 1. Verify garnishee is a current UK employee; and
 2. Email notification of the garnishment received to the employee;
 3. Enter garnishment data into HR/Payroll system for deduction and the effective biweekly or monthly pay period;

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4. Verify new garnishment deductions for accuracy during the initial payroll processing cycle;
 5. Verify and balance garnishment withholdings to checks issued to garnishment agencies each pay period; and
 6. Document the payment mailed to garnishment agencies each applicable pay date, in accordance with garnishment document terms.
- B. Garnishment questions should be directed to Payroll Services located in Room 340 Peterson Service Building or by phone (859) 257-3946.