

Creditor: _____
-vs-
Debtor: _____
and
Garnishee: _____

**Debtor's Answer
Non-Earnings Garnishment
(Small Claims)**

Case No. _____

To the garnishee:

- 1. My income or assets are **completely** exempt from garnishment because
 - A. the judgment has been paid.
 - B. the judgment has been discharged in bankruptcy.
 - C. I have filed bankruptcy and enforcement of the judgment has been stayed.
 Name of bankruptcy court: _____
 Bankruptcy court file number: _____
 - D. the judgment is void.
 - E. I have another defense to this non-earnings garnishment. [Explain briefly]

- 2. My income or assets are completely exempt or \$ _____ is exempt under the exemption checked below:
 - A. 75% of the debtor's net income for each one week pay period [Wis. Stats. §815.18(3)(h)].
 - B. Depository accounts in the aggregate value of \$5,000 [Wis. Stats. §815.18(3)(k)].
 - C. Veteran's benefits [Wis. Stats. §45.03(8)(b) or 38 USC 501-562].
 - D. Assistance grants [Wis. Stats. §49.96].
 - E. Pension funds and benefits from 1st class cities and counties of populations over 500,000 [Wis. Stats. §62.63(4) and Ch. 201, Laws 1937, s. 11].
 - F. Worker's compensation awards [Wis. Stats. §102.27(1)].
 - G. Unemployment insurance benefits [Wis. Stats. §108.13(2)].
 - H. Partner's rights in specific partnership property [Wis. Stats. §178.21(3)(c)].
 - I. Tenant's housing corporation lease and stock interests [Wis. Stats. §182.004(6)].
 - J. Income or assets required to be paid by customers as restitution [Wis. Stats. §425.106(1)(d)].
 - K. Insurance company deposits with the State Treasurer [Wis. Stats. §601.13(7)].
 - L. Fraternal benefits [Wis. Stats. §614.96].
 - M. Child support, family support or maintenance payments [Wis. Stats. §815.18(3)(c)].
 - N. Federal disability insurance payments [Wis. Stats. §815.18(3)(ds)].
 - O. Fire and casualty insurance proceeds [Wis. Stats. §815.18(3)(e)].
 - P. Fire and police pension and benefits [Wis. Stats. §815.18(3)(ef)].
 - Q. Life insurance contract and accrued dividends, interest or loan value as provided by statute [Wis. Stats. §815.18(3)(f)].
 - R. Life insurance claims, personal injury or wrongful death claims [Wis. Stats. §815.18(3)(i)].
 - S. Retirement and public employee trust funds [Wis. Stats. §§40.08(1) and 815.18(3)(j)].
 - T. Federal war pensions [Wis. Stats. §815.18(3)(n)].
 - U. Crime victim award [Wis. Stats. §949.07].
 - V. College savings accounts [Wis. Stats. §815.18(3)(p)].
 - W. Clothing, jewelry, household furniture and furnishings [Wis. Stats. §425.106(1)(b)].
 - X. Consumer goods held primarily for personal, family, or household use not to exceed \$12,000 [Wis. Stats. §815.18(3)(d)].
 - Y. Any other exemptions permitted under the law. [Explain briefly]

I understand that if I claim a complete exemption, limitation or defense in bad faith, I may be held liable for court costs.

The debtor is required to deliver or mail a copy of this form within 20 days of service of the summons to the court, the creditor, and the garnishee.

Mailed/delivered on [Date] _____.

▶ _____
Debtor

Name Printed or Typed

Address

Email Address

Telephone Number Date