

Request for Proposal
Developer for Garnishment Calculator & Consumer Debt Tool

We will consider all responses that are sent to the RFP Coordinator, Alex Clark, at aclark@mtlsa.org by 5:00 pm MDT on March 31, 2021. Please include the name of the project, “Developer for Garnishment Calculator” in the subject line. All vendor communications concerning this Request for Proposal must be directed to aclark@mtlsa.org. Any oral communications will be considered unofficial and nonbinding on MLSA. Only written statements issued by the RFP Coordinator may be relied upon.

PROJECT SUMMARY

Through this Request for Proposal (RFP), Montana Legal Services Association (MLSA) is soliciting responses from vendors interested in developing a Garnishment Calculator and Consumer Debt Tool.

WHO WE ARE

MLSA is a law firm that empowers low-income people by providing legal information, advice, and other services free of charge. Our mission is to protect and enhance the civil legal rights of, and promote systemic change for, Montanans living in poverty. MLSA accomplishes its mission by engaging with the low income community in Montana to become their advocates to change the systems that keep people in poverty.

PROJECT DESCRIPTION

The goal of this project is to develop a garnishment calculator and a consumer debt tool to identify possible claims, defenses, and exempt income an individual might have. The consumer debt tool will use branching logic and a guided interview process to provide targeted legal information to users with debt-related legal problems. The garnishment calculator will accurately compute the amount of income a user could be garnished based on answers to a guided interview about type of debt and total income, as well as relevant state and federal law.

The developer will work with MLSA staff to ensure that the calculator and consumer debt tool provide legally accurate and effective information. The developer will also work with MLSA staff and a usability testing contractor to make revisions to the tools to ensure that they are user friendly for self-helpers. For a limited period to be determined by the vendor and MLSA, the vendor will also assist in debugging/refining the forms as needed after public launch.

In preparing your proposal, please review the information on garnishment and claimed exemptions in Montana included in this RFP as Attachment A. Pages 14-17 of the Attachment include a wage garnishment worksheet. The output of the garnishment calculator will be a report documenting the results of the calculation, not the court documents shown on pages 19-22 of the Attachment.

PROJECT SCHEDULE

Objective	Deadline
RFP released	March 2, 2021
Responses due no later than 5pm MDT	March 31, 2021
Successful vendor announced by	April 9, 2021
Contract signed and work commences by	May 7, 2021
Internal QA testing of the Garnishment Calculator and Consumer Debt Tool begins by	July 1, 2021
End user testing of the Garnishment Calculator and Consumer Debt Tool begins by	September 1, 2021
Complete development of beta version of Garnishment Calculator and Consumer Debt Tool	December 31, 2021
Revisions to Garnishment Calculator and Consumer Debt Tool based on roll-out feedback and further usability testing are completed by	April 1, 2022
Garnishment Calculator and Consumer Debt Tool are finalized by	May 1, 2022

PAYMENT

Payment arrangements will be negotiated with the successful vendor and may include monthly invoices with 30-day net terms, or 3-4 installments based on agreed upon milestones. With any payment arrangement, the final invoice or payment will be made upon satisfactory completion of revisions based on usability testing and evaluation results.

THE INFORMATION WE NEED

For consideration, please provide:

1. Vendor's Name, address, federal tax identification number or Social Security Number (SSN), Uniform Business Identifier (UBI) number, and a description of the vendor's legal status, e.g., corporation, sole proprietor, etc.
2. Vendor contact's Name, telephone number, fax number and email.
3. A statement that guarantees that the response constitutes a firm offer valid for sixty (60) days following receipt and that MLSA may accept any time within the 60 day period.
4. A statement on whether the vendor or any employee of the vendor is related by blood or marriage to an MLSA employee or resides with an MLSA employee. If there are such relationships, list the names and relationships of said parties. Include the position and responsibilities within the vendor's organization of such vendor employees.
5. State whether the vendor has been a party in any litigation during the past five (5) years, all such incidents except employment related cases must be described, including the other parties' name, address, and telephone number. Present the vendor's position on the matter.
6. Provide links or screenshots of at least one (1) similar project, along with a reference for that project, and provide at least one (1) reference for other document automation or online calculators you have completed. Please include a phone number or email address for the referenced individuals.

7. Provide an estimated number of hours you believe the project will take.
8. Provide a statement of your hourly rate and any other information about your compensation requirements.

Proposals that exceed 10 pages in length will not be accepted. Late proposals will not be accepted and will be automatically disqualified from further consideration. Vendors must respond to each question/requirement listed above. In preparing their response, vendors should restate each requirement and then give their response.

SELECTION CRITERIA

We will consider all responses that are sent to aclark@mtlsa.org by 5:00 pm MDT on March 31, 2021. Please include the name of the project, "Developer for Automated Pro Se Consumer Form" in the subject line.

The following will be key factors in our decision-making process:

- Demonstrated commitment to exceptional customer service and responding to client requests in a timely fashion
- Experience working with legal aid organizations on automated document projects
- Past performance working with MLSA (if applicable)
- Price that is commensurate with the value offered by the firm/individual and ability to work within a budget
- Responses are presented in a clear, organized, and logical manner
- Candidate has successfully completed similar projects and has the qualifications necessary to undertake this project
- Can demonstrate detailed-oriented nature

ATTACHMENT A



Judgments: How to Claim Exemptions and Request a Hearing

Note: Use these instructions and form to get back money or property that was wrongfully taken because of a judgment and to keep money and property from being wrongfully taken because of a judgment.

These instructions and form may not be right for your case. They cannot take the place of advice from a lawyer. Talk to a lawyer if you have **any** questions.

Do not change this form. If you change the form, you might lose language you need.

What form will I need?

You only need one form. The form is the form that follows these instructions. The form begins on page 19 of this packet.

Who can use this form?

You can use this form if:

- ✓ A creditor sued you in court;
- ✓ The creditor got a judgment against you in court; **AND**
- ✓ Some of your income or property is exempt from being taken in a judgment.

This form can be used to stop a creditor from taking exempt property. Read these instructions to find out if any of your property or income might be exempt from being taken in a judgment.

Important: If the creditor has already taken, or seized, your money or property, you must claim your exemptions within 10 days after notice of the seizure was mailed to you or delivered in person to you. These 10 days do not include weekends or holidays.

Note: This form will **NOT** make the judgment or your debt go away. This form will only make sure the creditor does not take any property or income that is exempt, to pay the judgment.

What is a judgment?

A creditor can sue you in court for an unpaid debt, in order to get a judgment against you. A **judgment** is a court order saying the creditor can take your income or assets to pay the debt. If you ignore the lawsuit, the court can enter a judgment against you without hearing your side of the story. You should always respond to a debt collection lawsuit—you do not need an attorney to file your response and appear at the hearing.

Once a creditor has a judgment, they can execute that judgment to pay your debt.

Important: A judgment creditor **cannot** take any exempt income or property to pay the judgment!

How does a creditor “execute” a judgment?

A creditor who gets a judgment can then execute or enforce the judgment against your property or income, to pay your debt. Execution can be in one of three ways:

- **Sheriff’s Sale of Property:** The creditor can ask the sheriff to execute the judgment against your property. This means that they will sell your property and use the money to pay off your debt. Some or all of your property may be exempt.
- **Wage Garnishment:** The creditor can take the judgment to your employer. Your employer legally must withhold some or all of your paycheck to pay the creditor, except for any amounts that are exempt.
- **Non-Wage Garnishment:** The creditor can take the judgment to your bank. The bank legally must freeze your accounts and pay the creditor with any money that is not exempt.

What does it mean when income or property is exempt?

Your income or property might be “exempt.” This means the creditor cannot take it to pay your debt. Use the “Exemptions Worksheet” which starts on page 12 of this packet, to figure out if your property or income is exempt.

Important: Exemptions are **NOT** automatic. You must **CLAIM** any exemptions through the court. If you do not claim any exemptions, nothing will be exempt! To claim exemptions, file the “Claim of Exemptions and Request for Hearing” form with the court. This form starts on page 19 of this packet.

❖ What Property Can Be Exempt?

- **Some or all of your equity in your home may be exempt.**

Your home is exempt up to \$250,000 in equity. Your home can be subject to execution or forced sale for judgments obtained to pay debts secured by construction or vendors' liens upon the premises or debts secured by a mortgage on the home.



- **One motor vehicle may be exempt.**



For your vehicle to be exempt, your interest in your vehicle may not be more than \$2500. “Your interest” means the sale value of the vehicle minus any loans you owe on it.

○ Example 1:	Vehicle sale value:	\$6000
	— Amount owed on vehicle:	<u>\$4000</u>
	= Your interest:	\$2000

↪ This vehicle would be exempt, because your interest is less than \$2500.

○ Example 2:	Vehicle sale value:	\$6000
	— Amount owed on vehicle:	\$3000
	= Your interest:	\$3000

↳ This vehicle would not be exempt, because your interest is more than \$2500. The judgment creditor may be able to force the sale of the vehicle to pay your judgment.

➤ **Personal property**

Your personal property is exempt up to a total value of \$4500.

Personal property includes things like furniture, appliances, jewelry, clothing, books, firearms, animals, and musical instruments. To be exempt, one item cannot be worth more than \$600.



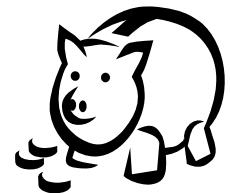
➤ **Property that you or your dependents need for work**



Property that you or your dependents need for work is exempt up to a total value of \$3000. This includes things like tools, equipment, uniforms, and books.

➤ **Individual Retirement Accounts (IRA's) and Roth IRA's**

Your IRAs and Roth IRAs are exempt up to the amount you put in and earned before the lawsuit was filed. However, these accounts are NOT exempt from judgments to collect back child support or maintenance.



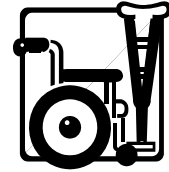
➤ **Unmatured life insurance contracts**



Your unmaturred life insurance contracts are exempt.

➤ **Health aids**

Health aids that are prescribed for you or your dependent by a doctor are exempt.



➤ **Burial plots**

Burial plots that have been purchased for you and your family are exempt.

❖ **What Income May Be Exempt?**

Note: The following income exemptions do **NOT** apply to garnishment for child support or spousal maintenance orders. Different limits apply to garnishment for child support and spousal maintenance.

When a creditor takes money from your income to pay a debt it is called “garnishment.”

➤ **Wage Garnishment**

Some or all of your paycheck may be exempt from garnishment. How much you earn determines if your paycheck is exempt from garnishment.

Step One: Determine your “disposable earnings.”

The amount of money that can be garnished from your wages is based on your disposable earnings. **Disposable earnings** are your earnings **after** social security and taxes are taken out but **before** any amounts are withheld for child support or spousal maintenance.



- **Example:**

Total weekly earnings:	\$500
— Social Security/Taxes:	\$100
<u>(Child Support Withheld:</u>	<u>\$100)</u>
Take home pay:	\$300
Disposable earnings:	\$400

↳ Even though you are actually only taking home \$300, your disposable earnings are \$400, because child support paid does not lower your disposable earnings.

Step Two: Calculate disposable earnings by week.

Once you have figured out your disposable earnings from your paystub, you use your disposable earnings calculated above to determine your **weekly** disposable earnings. How you calculate your weekly disposable earnings will depend on how often you get paid.

Examples: If you get paid:

- **Weekly:**

<u>Disposable earnings:</u>	<u>\$400</u>
Weekly disposable earnings:	\$400

- **Every 14 days:**

Disposable earnings:	\$400
<u>Divided by 2</u>	<u>÷ 2</u>
Weekly disposable earnings:	\$200

- **Twice a month:**

Disposable earnings:	\$400
(e.g., 1st and 15th) Divided by	÷
<u>Number of days in pay period:</u>	<u>16 days</u>
Daily disposable earnings:	\$25
<u>Multiplied by 7</u>	<u>X 7</u>
Weekly disposable earnings:	\$175

- **Monthly:** Disposable earnings: \$ 400

Divided by 4.3 ÷ 4.3

Weekly disposable earnings: \$93.02

Step Three: Determine if your weekly disposal earnings are exempt.

There are two ways that some or all of your weekly disposal earnings can be exempt.

1) \$217.50 of your weekly disposable earnings is always exempt.

- If you make less than \$217.50 in weekly disposable earnings **ALL** of your earnings are exempt. A judgment creditor cannot garnish your paycheck. You do not need to continue with the questions below.
- If you make more than \$217.50 in weekly disposable earnings, a judgment creditor may be able to garnish your paycheck for any of the money over \$217.50 that you make each week in disposable earnings. However, the judgment creditor can never take more than a fourth of your weekly disposable earnings.

2) A creditor cannot garnish more than 25% of your weekly disposable earnings.

25% of your weekly disposable earnings is the maximum amount a judgment creditor can ever garnish your paycheck. If you check is being garnished for more than 25% of your weekly disposable earnings, it is a good idea to speak with your employer and/or seek legal advice.

➤ **Non-Wage Garnishment.**

Some or all of the money in your bank account may be exempt. Where

the money originally came from determines if the money is exempt from garnishment.

Money that comes from these sources is exempt:

- **Unemployment or public assistance benefits**
 - ✓ Unemployment insurance benefits
 - ✓ Federal Social Security/SSI/SSDI
 - ✓ Local public assistance benefits (TANF)

- **Child support or spousal maintenance**
 - ✓ Child support
 - ✓ Spousal maintenance

- **Retirement or veteran benefits**
 - ✓ Social security benefits
 - Exempt except for back child support or maintenance
 - ✓ Veterans' benefits
 - Exempt except for back child support or maintenance
 - ✓ Certain retirement benefits are also exempt

- **Income or assets related to an injury, illness or disability**
 - ✓ Insurance benefits paid for medical care, surgery, or hospital care
 - ✓ Worker's compensation benefits
 - ✓ Social Security Disability benefits
 - Exempt except for back child support or maintenance

✓ Other disability or illness benefits

- Exempt except for back child support or maintenance

How do I use this form?

1 Figure out your exemptions

- Use the “Exemptions Worksheet” starting on page 12 of this packet to figure out whether your income or property might be exempt.

2 Fill in the form

- For each exemption you want to claim, do you have copies of paystubs, bank statements, car loan statements, or other papers? Circle “Yes” or “No” to let the court know whether you are attaching these copies to your form (far right column).
- Fill in the date.
- Sign the form. Below your signature, print your name to make sure the court can read it.
- Attach the copies of paystubs, bank statements and other papers to the form.

3 Fill in the certificate of mailing

- Fill in the Certificate of Mailing with the addresses of the creditor and your county sheriff’s office or the process server who served you in the creditor’s lawsuit against you.
- Fill in the date.
- Sign the Certificate of Mailing. Below your signature, print your name.

4 Make copies of the form and any documentation

- Make FOUR copies of the form and any documentation you are attaching.

5 File the form with the court

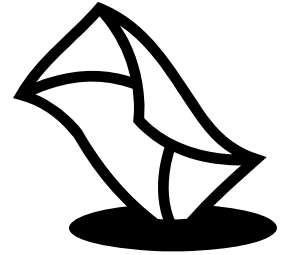
- Take all four copies to the Clerk of Court’s office for the court that issued the

judgment against you. This information is on the front page of the judgment.

- Ask a clerk to file the original form and “**conform**” the three copies. This means the clerk keeps the original, and stamps the three copies to show when the original was filed. The three copies will be given back to you.

6 Mail copies to the creditor and the sheriff

- Right after you file the form, you must mail one “conformed” copy to the process server or sheriff who took the money or property and one to the creditor.
- Keep your copy of the form in a safe place.



What happens next?

The court will schedule a hearing. You will get a notice in the mail telling you the time and date of your hearing. You **MUST** attend the hearing. Bring copies of any recent paystubs, bank statements, and other papers to prove your income or property is exempt.

Where can I get more information?

The laws of Montana are called the Montana Code Annotated or “MCA.” The laws about claiming certain property as exempt from execution are found in the MCA at Title 25, Chapter 13, Section 212, Section 608, and Section 614. An easier way to write that is: § 25-13-212, MCA, § 25-13-608, MCA, and § 25-13-614, MCA. The symbol § means section. You can find the MCA at your local library or on the Montana State Law Library website at www.lawlibrary.mt.gov. Click on the “MCA” option near the top of the page on that website.



Where Can I Get Legal Help?

These organizations may be able to help you:

- **Montana Legal Services Association (MLSA)** gives free legal help to low-income people. To find out if you qualify for MLSA, call the MLSA HelpLine at 1-800-666-6899.
- **The State Bar Lawyer Referral and Information Service (LRIS)** refers people to Montana lawyers who might be able to help. The referral is free. Call LRIS at 1-406-449-6577.
- **The State Law Library** can help you find and use legal resources such as books, forms, and websites. You can visit the Law Library website at www.lawlibrary.mt.gov. You can contact a Reference Librarian at 1-(800) 710-9827 or by email at mtlawlibrary@mt.gov.

Please take a short survey about this form.

When you are done with the form, please take our online survey at this address:

http://www.surveymonkey.com/s.aspx?sm=fCBbhbbJj4MdOWw_2fjsCjlg_3d_3d

Or you can access the survey on the “Forms” page of the State Law Library website, at www.lawlibrary.mt.gov. Your answers will help make the form better. Thank you!



Exemptions Worksheet

Use this worksheet to determine which of your income and property are exempt from a creditor's judgment against you. Use the examples and explanations in the instructions starting on Page 3 of this packet to fill out this worksheet.

1. Exempt Property

A. Up to \$250,000 in equity in your home.

- ✓ If you own your home (even if you have a mortgage) check this box on the Claim of Exemption.
- ✓ If you have less than \$250,000 in equity in your home, it is a good idea to attach paperwork to the Claim of Exemption that shows how much equity you have in your home.

B. One motor vehicle (if your interest is \$2500 or less).

- ✓ Calculate your interest in your vehicle:

⇒ Vehicle Sale Value: \$ _____

Subtract -

⇒ Amount you owe on vehicle: \$ _____

Equals =

↳ Your Interest: \$ _____

- ✓ If your interest is less than \$2500 check this box on the Claim of Exemption.
- ✓ It is a good idea to attach paperwork to the Claim of Exemption showing how much the vehicle is worth and how much you still owe on the vehicle.

C. Up to \$4500 in personal property (no one item worth more than \$600).

- ✓ If you have up to \$4500 in personal property that you would like to be exempt check this box.
- ✓ If the creditor has tried to take your personal property, attach paperwork to the Claim of Exemption that shows the property is worth

less than \$4500 all together or \$600 for a single item. Tell the court and the creditor that you are claiming the personal property under this exemption.

D. Up to \$3000 in property needed for work.

- ✓ If you have up to \$3000 in property needed for work check this box on the Claim of Exemption.
- ✓ If the creditor has tried to take property necessary for work, attach paperwork to the Claim of Exemption that shows the property is worth less than \$3000. Tell the court and the creditor that you are claiming the property necessary for work under this exemption.

E. IRA's and Roth IRA's.

- ✓ If you had money in an IRA or Roth IRA before the creditor had a judgment against you check this box on the Claim of Exemption.
- ✓ IRA's and Roth IRA's are exempt up to the amount you put in and earned before the creditor had a judgment.
- ✓ It is a good idea to attach paperwork to the Claim of Exemption showing how much you had put in and earned in the IRA's and Roth IRA's up to the date of the creditor's judgment against you.

F. Unmatured life insurance contract(s).

- ✓ If you have an unmaturred life insurance contract check this box on the Claim of Exemption.
- ✓ If the creditor has tried to take your unmaturred life insurance contract(s) attach paperwork to the Claim of Exemption showing these are unmaturred life insurance contract(s).

G. Prescribed health aids

- ✓ If you have prescribed health aids check this box on the Claim of Exemption.
- ✓ If the creditor has tried to take your prescribed health aids, attach paperwork (including prescriptions) to the Claim of Exemption showing that they are your prescribed health aids.

H. Burial plots.

- ✓ If you have burial plots check this box on the Claim of Exemption.
- ✓ If the creditor has tried to take your burial plots attach paperwork to the Claim of Exemption showing they are burial plots.

2. Exempt Income

A. Wage Garnishment



Step One: Calculate Your Disposable Earnings

You can use your recent paystub to calculate your disposable earnings:

1.) **Total earnings (gross wages):** \$ _____

2.) **Taxes withheld (add to get total taxes withheld):**

Social security: \$ _____

Add +

Federal income tax: \$ _____

Add +

State income tax: \$ _____

Add +

Local income tax: \$ _____

Equals =

Total taxes withheld: \$ _____

3.) **Total earnings:** \$ _____

Subtract -

Total taxes withheld: \$ _____

Equals =

Disposable earnings: \$ _____



Step Two: Calculate Disposable Earnings by Week

Use your disposable earnings calculated above to determine your **weekly** disposable earnings. Following the instructions given under how often you get paid.

I get paid: (*check the box next to when you get paid and follow the instructions under that section*)

Weekly:

Disposable earnings: \$ _____
Equals = _____
Weekly disposable earnings: \$ _____

Every 14 days:

Disposable earnings: \$ _____
Divided by 2 ÷ 2 _____
Equals = _____
Weekly disposable earnings: \$ _____

Twice a month (e.g., 1st and 15th):

Disposable earnings: \$ _____
Divided by ÷ _____
Number of days in pay period: _____ days
Equals = _____
Daily disposable earnings: \$ _____
Multiplied by 7 X 7 _____
Equals = _____
Weekly disposable earnings: \$ _____

Monthly:

Disposable earnings:	\$ _____
Divided by 4.3	÷ 4.3
Equals	=
Weekly disposable earnings:	\$ _____

Step Three: Determine If Your Weekly Disposable Earnings Are Exempt

1) Are your weekly disposable earnings over \$217.50?

If **NO** — All of your earnings are exempt.

- ✓ A judgment creditor cannot garnish your paycheck
- ✓ Check the box on the Claim of Exemption next to “Paycheck or other earnings”
- ✓ Check the box on the Claim of Exemption next to “my disposable weekly earnings are \$217.50 or less”
- ✓ You do not need to continue with the questions below

If **YES** — Some of your earnings are exempt.

- ✓ Subtract \$217.50 from your weekly disposable earnings:

Weekly disposable earnings:	\$ _____
Subtract \$217.50	- \$217.50
Equals	=

Weekly disposable earnings

that may be garnished: \$ _____

- ✓ A judgment creditor may be able to garnish your paycheck up to this amount.
- ✓ **Important:** the judgment creditor can never take more than a fourth of your weekly disposable earnings.
- ✓ Continue to the next question.

2) Is the garnishment more than 25% of your weekly disposable earnings?

- ✓ Multiply weekly disposable earnings by 25%:

Weekly disposable earnings: \$ _____

Multiplied by 25% X 0.25

Equals =

Maximum amount of garnishment: \$ _____

- ✓ This is the maximum amount a judgment creditor can ever garnish your paycheck.
- ✓ If your check is being garnished for a higher amount, you may wish to speak with your employer and/or seek legal advice.

B. Non-Wage Garnishment

Some or all of the money in your bank account(s) may be exempt, depending on where the money came from. Money in your bank account(s) from any of these sources is exempt:

Unemployment or public assistance benefits

- Unemployment insurance benefits
- Federal Social Security/SSI/SSDI
- Local public assistance benefits (TANF)

Child support or spousal maintenance

- Child support
- Spousal maintenance

Retirement or veteran benefits

- Social security benefits

- Exempt except for back child support or maintenance
- Veterans' benefits
- Exempt except for back child support or maintenance
- Certain retirement benefits are also exempt

Income or assets related to an injury, illness or disability

- Insurance benefits paid for medical care, surgery, or hospital care
- Worker's compensation benefits
- Social Security Disability benefits
 - Exempt except for back child support or maintenance
- Other disability or illness benefits
 - Exempt except for back child support or maintenance

If money in your bank account(s) comes from any of these sources check the box on the Claim of Exemption next to "Money in my bank account(s)." In the column next to that box, check the box(es) next to the types of income in the bank account that are exempt. Attach to the Claim of Exemption any paperwork that shows that the money in your bank account comes from these exempt sources.

(Your Name)

(Your Address)

(City) (State) (ZIP)

(Your Phone Number)

Defendant Pro Se

Justice Court of _____ **County,**
(Name of County)

OR

_____ **Judicial District Court** _____ **County,**
(Number) (Name of County)

State of Montana

<p>_____ Plaintiff(s) (Creditor),</p> <p>vs.</p> <p>_____ Defendant(s) (Debtor, Your Name)</p>	<p>Cause No. _____ Dept. No. _____ (Filled out by Clerk of Court)</p> <p>Claim of Exemption and Request for Hearing</p>
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I would like this Court to schedule a hearing in my case to consider whether my income and/or property are exempt from the Plaintiff's judgment. The hearing should be within ten days of the date of this request.

I am also giving the Court a written statement of the exemptions I am claiming and the reasons. If I have documentation for an exemption, it is stapled to this request.

STATEMENT OF CLAIMED EXEMPTIONS AND REASONS

Check if Exempt	Income/Property	Reason (<i>check all boxes that are true</i>)	Documentation Attached? (<i>circle one</i>)
<input type="checkbox"/>	Money in my bank account(s)	Exempt because it is from: <ul style="list-style-type: none"> <input type="checkbox"/> My weekly earnings, wages or paycheck. 75% of my weekly disposable earnings is exempt. The execution cannot apply to more than 25% of my weekly disposable earnings <input type="checkbox"/> My weekly earnings, wages or paycheck. The execution cannot apply to my earnings at all because my weekly disposable earnings are \$217.50 or less (30 times the federal minimum hourly wage) <input type="checkbox"/> Unemployment benefits <input type="checkbox"/> Social Security/SSI <input type="checkbox"/> TANF <input type="checkbox"/> Child support/maintenance <input type="checkbox"/> Veterans' benefits <input type="checkbox"/> Retirement benefits <input type="checkbox"/> Worker's compensation <input type="checkbox"/> Medical/disability benefits 	Yes / No
<input type="checkbox"/>	Paycheck or other earnings (before the money is deposited in an account)	Exempt because: <ul style="list-style-type: none"> <input type="checkbox"/> 75% of my weekly disposable earnings is exempt, and the execution cannot exceed 25% of my weekly disposable earnings <input type="checkbox"/> my disposable weekly earnings are \$217.50 or less 	Yes / No

<input type="checkbox"/>	Motor vehicle: <hr/> <i>(describe the vehicle)</i>	Exempt because it is worth less than \$2500 after any loans owed on it	Yes / No
<input type="checkbox"/>	Personal property	Total value not more than \$4500 and no single item is worth more than \$600	Yes / No
<input type="checkbox"/>	Property used for work by me and/or my dependents	Total value not more than \$3000	Yes / No
<input type="checkbox"/>	IRAs/Roth IRAs	Exempt up to amount I put in and earned before Plaintiff's judgment	Yes / No
<input type="checkbox"/>	My home	Exempt up to \$250,000 in equity	Yes / No
<input type="checkbox"/>	Unmatured life insurance contracts	Total value exempt	Yes / No
<input type="checkbox"/>	Prescribed health aids	Total value exempt	Yes / No
<input type="checkbox"/>	Burial plots	Total value exempt	Yes / No

(Write the date you file this)

(Sign your name here)

(Print your name here)

CERTIFICATE OF MAILING

I sent the Plaintiff(s)/Creditor(s) and Process Server or Sheriff copies of everything I am filing with the Court: *(Check the boxes of everything that you are sending)*

- Claim of Exemptions and Notice of Hearing
- Statement of Claimed Exemptions and Reasons
- Any documentation for exemptions I am claiming

The address I used for the Plaintiff(s) was:

Name: _____
(Creditor's Name)

Address: _____
(Creditor's Address, first line)

City, State, Zip _____
(Creditor's Address, second line)

The address I used for the Process Server or Sheriff was:

Name: _____
(Process Server or Sherriff's Name)

Address: _____
(Process Server or Sherriff's Address, first line)

City, State, ZIP _____
(Process Server or Sherriff's Address, second line)

Today's Date: _____
(mm/dd/yyyy)

My Signature: _____
(Sign your name)

Printed Name: _____
(Print your name)