
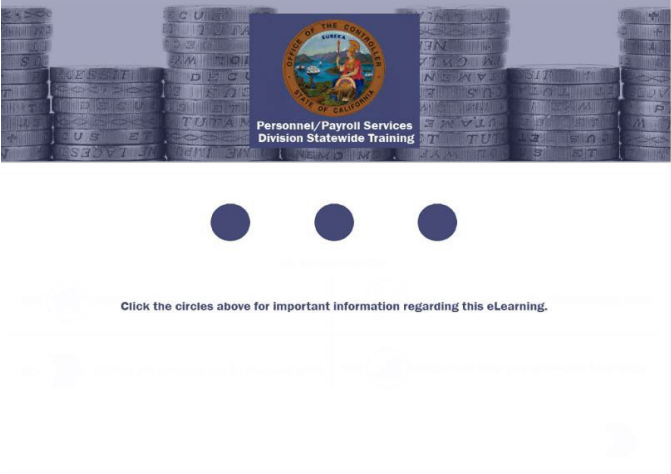

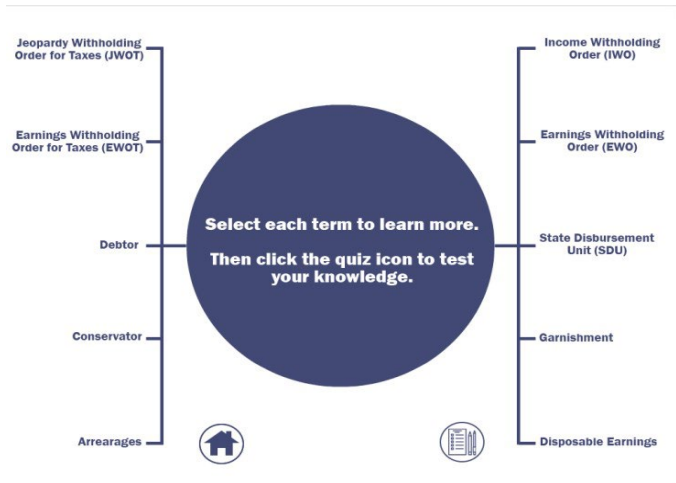


# Garnishment Reference Guide

Slide	Slide Image	Content
1		<p><b>Garnishments Reference Guide</b></p>
2		<p><b>Personnel/Payroll Services Division Statewide Training</b></p> <p>The slide has three buttons that reveal information when you click them:</p> <p>Button 1: Purpose:</p> <p>A Garnishment is a court-ordered method of debt collection in which a portion of a person's salary is paid to a creditor.</p> <p>This reference guide will provide you basic tools and resources needed to understand the legal documentation required to process salary garnishments.</p> <p>By the end of this guide, you should be familiar with garnishment terminology, the characteristics of a garnishment, the six-step garnishment process, and the forms used to complete it.</p> <p>Button 2:</p> <p>This reference guide is not intended to replace training provided to you by your department, but it is meant to enhance on the job training and support the SCO's Personnel/Payroll Operations. If you would like more information about Garnishments, follow the link to the SCO ELearning website at the end of the presentation.</p> <p>Training course materials are the exclusive</p>

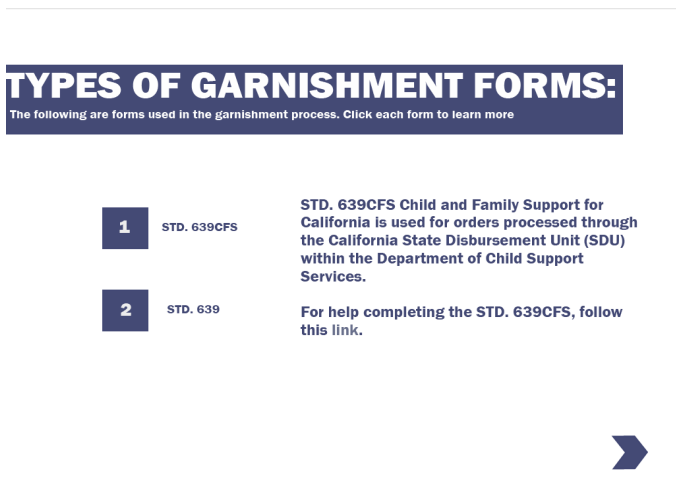
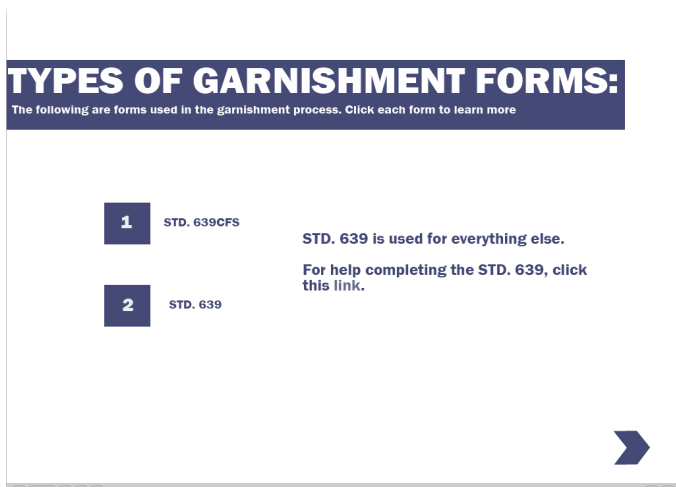
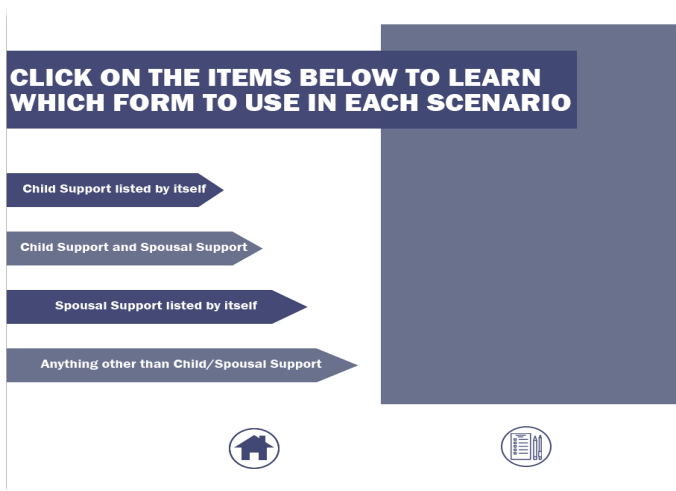
Slide	Slide Image	Content
		<p>property of the State Controller’s Office (SCO). Unauthorized copying and use of SCO training materials without the expressed written permission of the SCO Training Services and Security Section is prohibited.</p> <p>There is no audio. For technical issues regarding this course please contact <a href="mailto:ppsdtraining@sco.ca.gov">ppsdtraining@sco.ca.gov</a>.</p> <p>Button 3 has a key with four image icons:</p> <p>The home button will take you to the Home slide.</p> <p>The Test button will take you to a knowledge check.</p> <p>The Arrow button will progress you to the next slide.</p> <p>The Steps button will take you to the Six Step slide.</p>
3	 <p><b>CHOOSE A GARNISHMENT TOPIC</b> Click the topic to change this screen</p> <p>Terms   Forms   Six-Step Process   Characteristic Chart</p> <p>Reset</p>	<p><b>Training Objectives:</b></p> <p>This training will provide an overview of the following topics:</p> <p>Garnishment Terms Garnishment Forms Six-Step Garnishment Process Characteristic Chart</p>
4	 <p>Select each term to learn more. Then click the quiz icon to test your knowledge.</p> <p>Jeopardy Withholding Order for Taxes (JWOT) Earnings Withholding Order for Taxes (EWOT) Debtor Conservator Arrearages</p> <p>Income Withholding Order (IWO) Earnings Withholding Order (EWO) State Disbursement Unit (SDU) Garnishment Disposable Earnings</p>	<p><b>The following are the garnishment terms:</b></p> <ul style="list-style-type: none"> <li>• Jeopardy Withholding Order for Taxes (JWOT)</li> <li>• Earnings Withholding Order for Taxes (EWOT)</li> <li>• Debtor</li> <li>• Conservator</li> <li>• Arrearages</li> <li>• Income Withholding Order (IWO)</li> <li>• Earnings Withholding Order (EWO)</li> <li>• State Disbursement Unit (SDU)</li> <li>• Garnishment</li> <li>• Disposable Earnings</li> </ul>

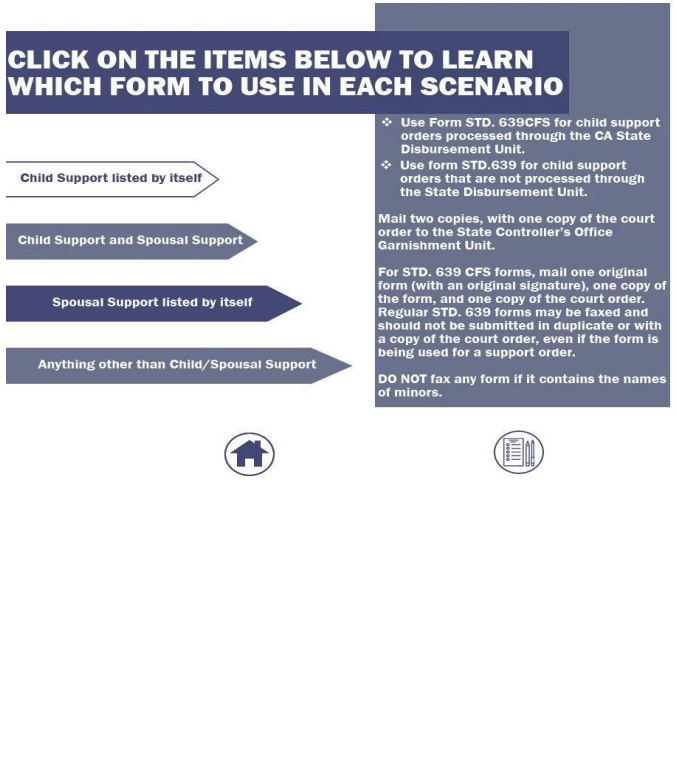
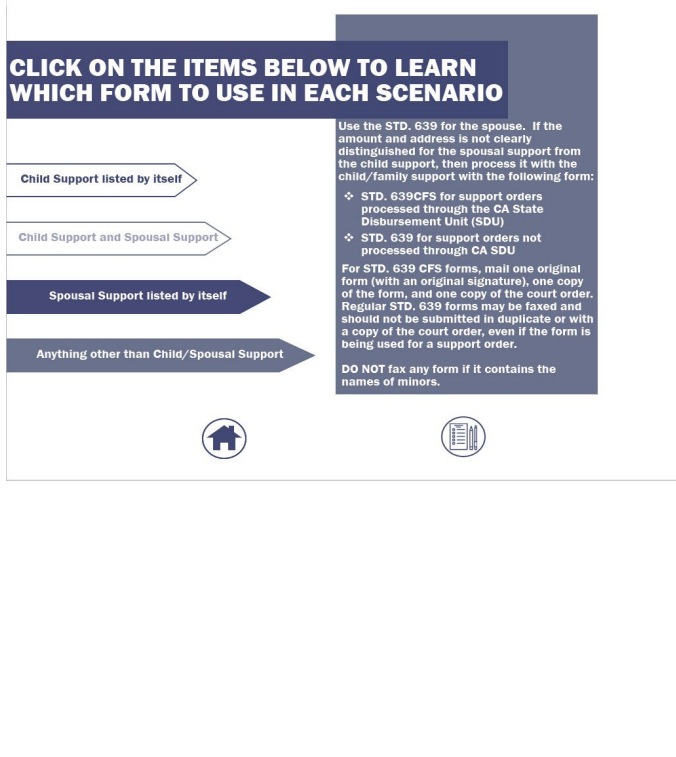
Slide	Slide Image	Content
5		<p><b>Jeopardy Withholding Order for Taxes (JWOT):</b></p> <p>A Jeopardy Withholding Order for Taxes (JWOT) is a withholding order for Federal taxes that takes effect on the date it was served/received.</p> <p>This tax withholding order takes place faster than a standard earnings withholding order.</p>
6		<p><b>Earnings Withholding Order for Taxes (EWOT):</b></p> <p>A EWOT is a wage garnishment of employees who owe a state tax liability or a debt.</p>
7		<p><b>Debtor:</b></p> <p>A person or institution that owes a sum of money.</p>

Slide	Slide Image	Content
8		<p><b>Conservator:</b></p> <p>A person appointed by a judge to protect and manage the financial affairs and/or a person's daily life due to physical or mental limitations.</p>
9		<p><b>Arrearages:</b></p> <p>The amount of the debt that is unpaid and overdue, such as monthly child support.</p>
10		<p><b>Income Withholding Order (IWO):</b></p> <p>An Income Withholding Order (IWO) is a court ordered judgement for child support, spousal support, or a combination of both. The order is issued to the employer, which states the amount to withhold, and where to send payments. Orders can include arrearages.</p>

Slide	Slide Image	Content
11		<p><b>Earnings Withholding Order (EWO):</b></p> <p>An Earnings Withholding Order (EWO) is a legal document issued by a court stating that an employer is required to garnish an employee's wages because a creditor has obtained a judgement against the employee.</p>
12		<p><b>State Disbursement Unit (SDU):</b></p> <p>Child support payments are collected and processed by the California State Disbursement Unit (SDU) within the Department of Child Support Services.</p>
13		<p><b>Garnishment:</b></p> <p>A wage garnishment (also known as Levy on Earnings) is a court order requiring an employer to withhold a certain amount of an employee's paycheck, and send the withheld amount directly to the person or institution to whom the court order directs.</p>


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14		<p><b>Disposable Earnings:</b></p> <p>Some EWO packages contain a levying officer's request that the Personnel Specialist identify the employee's disposable income.</p> <p>Employee's gross wage -all mandatory (non-voluntary) deductions= disposable earnings</p> <p>A complete list of the mandatory deductions can be found in the PPM Section H 002.</p>
15		<p><b>The following is a memory game where you match the garnishment term with its correct definition. Here are the correct answers with the term followed by a brief definition:</b></p> <p>Income Withholding Order: Family support  Conservator: Care of other's property.  Jeopardy Withholding Order for Taxes: Immediate Withholding for taxes.  Arrearages: Unpaid and overdue debt.  Earnings Withholding Order: Creditor obtained judgement.  Earnings Withholding Order for taxes: State tax liability or debt.</p>
16		<p><b>There are two types of forms that are used in the Garnishments process:</b></p> <ol style="list-style-type: none"> <li>1. STD. 639CFS</li> <li>2. STD. 639</li> </ol>


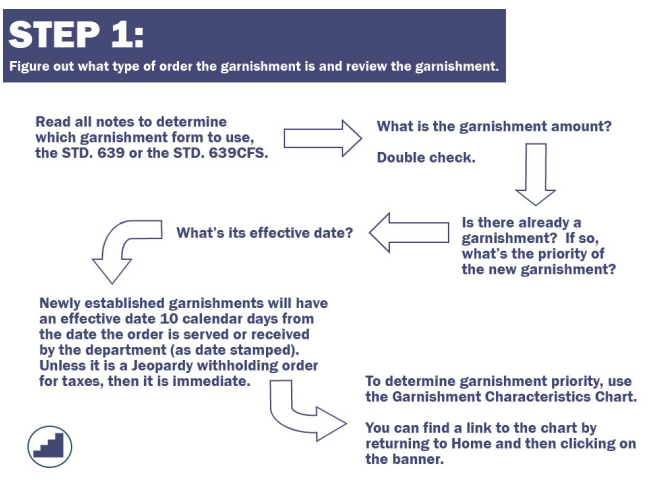
Slide	Slide Image	Content
17		<p><b>1. STD. 639CFS:</b>  STD. 639CFS Child and Family Support for California is used for orders processed through the California State Disbursement Unit (SDU) within the Department of Child Support Services.</p> <p>For help completing the STD. 639CFS, get the link to the PDF at the end of this presentation.</p>
18		<p><b>2. STD. 639:</b>  STD. 639 is used for everything else.</p> <p>For help completing the STD. 639, get the link to the PDF at the end of this presentation.</p>
19		<p><b>Which Garnishment form to use:</b></p> <p><b>The following are four situations where you would use a garnishment form:</b></p> <ol style="list-style-type: none"> <li>1. Child support listed by itself.</li> <li>2. Child support and spousal support.</li> <li>3. Spousal support listed by itself.</li> <li>4. Anything other than Child/Spousal support.</li> </ol>




Slide	Slide Image	Content
20	 <p><b>CLICK ON THE ITEMS BELOW TO LEARN WHICH FORM TO USE IN EACH SCENARIO</b></p> <ul style="list-style-type: none"> <li>Child Support listed by itself</li> <li>Child Support and Spousal Support</li> <li>Spousal Support listed by itself</li> <li>Anything other than Child/Spousal Support</li> </ul> <p>❖ Use Form STD. 639CFS for child support orders processed through the CA State Disbursement Unit.</p> <p>❖ Use form STD.639 for child support orders that are not processed through the State Disbursement Unit.</p> <p>Mail two copies, with one copy of the court order to the State Controller's Office Garnishment Unit.</p> <p>For STD. 639 CFS forms, mail one original form (with an original signature), one copy of the form, and one copy of the court order. Regular STD. 639 forms may be faxed and should not be submitted in duplicate or with a copy of the court order, even if the form is being used for a support order.</p> <p><b>DO NOT fax any form if it contains the names of minors.</b></p>	<p><b>1. Child support listed by itself:</b></p> <ul style="list-style-type: none"> <li>• Use Form STD. 639CFS for child support orders processed through the CA State Disbursement Unit.</li> <li>• Use form STD.639 for child support orders that are not processed through the State Disbursement Unit.</li> </ul> <p>Mail two copies, with one copy of the court order to the State Controller's Office Garnishment Unit.</p> <p>For STD. 639 CFS forms, mail one original form (with an original signature), one copy of the form, and one copy of the court order. Regular STD. 639 forms may be faxed and should not be submitted in duplicate or with a copy of the court order, even if the form is being used for a support order.</p> <p><b>DO NOT fax any form if it contains the names of minors.</b></p>
21	 <p><b>CLICK ON THE ITEMS BELOW TO LEARN WHICH FORM TO USE IN EACH SCENARIO</b></p> <ul style="list-style-type: none"> <li>Child Support listed by itself</li> <li>Child Support and Spousal Support</li> <li>Spousal Support listed by itself</li> <li>Anything other than Child/Spousal Support</li> </ul> <p>Use the STD. 639 for the spouse. If the amount and address is not clearly distinguished for the spousal support from the child support, then process it with the child/family support with the following form:</p> <ul style="list-style-type: none"> <li>❖ STD. 639CFS for support orders processed through the CA State Disbursement Unit (SDU)</li> <li>❖ STD. 639 for support orders not processed through CA SDU</li> </ul> <p>For STD. 639 CFS forms, mail one original form (with an original signature), one copy of the form, and one copy of the court order. Regular STD. 639 forms may be faxed and should not be submitted in duplicate or with a copy of the court order, even if the form is being used for a support order.</p> <p><b>DO NOT fax any form if it contains the names of minors.</b></p>	<p><b>2. Child support and Spousal support:</b></p> <p>Use the STD. 639 for the spouse. If the amount and address is not clearly distinguished for the spousal support from the child support, then process it with the child/family support with the following form:</p> <ul style="list-style-type: none"> <li>• STD. 639CFS for support orders processed through the CA State Disbursement Unit (SDU)</li> <li>• STD. 639 for support orders not processed through CA SDU</li> </ul> <p>For STD. 639 CFS forms, mail one original form (with an original signature), one copy of the form, and one copy of the court order. Regular STD. 639 forms may be faxed and should not be submitted in duplicate or with a copy of the court order, even if the form is being used for a support order.</p> <p><b>DO NOT fax any form containing the names of minor children.</b></p>




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22		<p><b>3. Spousal support listed by itself:</b></p> <p>Use STD. 639 for spousal support listed by itself.</p> <p>Submit via FAX by NOON on Master Payroll Cutoff. DO NOT submit multiple 639s or follow up with a hard copy of the FAX; this creates duplicate transactions.</p> <p>For Semi-Monthly Employees, submit via FAX until NOON on Semi-Monthly Cutoff. “Semi-Monthly Employee” must be written in BOLD on top of each STD. 639 to bring attention to SCO staff for special processing.</p>
23		<p><b>4. Anything other than Child/Spousal support:</b></p> <p>Use form STD. 639 for any kind of withholding except child/family support orders processed through the CA State Disbursement Unit.</p> <p>This form can be faxed if it does not contain the names of minor children.</p> <p>DO NOT submit multiple STD. 639s or follow up with a hard copy of the FAX copy; this creates duplicate transactions and unnecessary workload.</p>
24		<p><b>The following is a multiple choice quiz. Select all answers that apply:</b></p> <p>Question: In which case(s) would you use the 639CFS form?</p> <p>Choices:</p> <ul style="list-style-type: none"> <li>A. Income Withholding order for Child/Spousal combined with the payment being processed through the CA SDU</li> <li>B. Earnings Withholding Order for any EWO Levy.</li> <li>C. Income Withholding Order for Spousal Support only.</li> <li>D. Current or past-due child support processed through the CA SDU</li> </ul> <p>Answers: Both “A” and “D”:</p>


Slide	Slide Image	Content
		<p>Income Withholding order for Child/Spousal combined with the payment being processed through the CA SDU</p> <p>And</p> <p>Current or past-due child support processed through the CA SDU</p>
25	<div data-bbox="196 443 634 520" style="background-color: #2c3e50; color: white; padding: 5px; text-align: center;"> <b>MULTIPLE CHOICE</b>  <small>Select all answers that apply</small> </div> <p data-bbox="224 541 716 575">Which form is used for any kind of withholding other than child/family support orders processed through the CA State Disbursement Unit?</p> <ul style="list-style-type: none"> <li data-bbox="228 596 326 611"><input type="checkbox"/> A) STD. 639</li> <li data-bbox="228 632 354 646"><input type="checkbox"/> B) STD. 639CFS</li> </ul> <div data-bbox="224 863 272 905" style="text-align: center;"></div> <div data-bbox="732 877 854 905" style="text-align: center; border: 1px solid black; padding: 2px 10px;">SUBMIT</div>	<p><b>The following is a multiple choice quiz. Select all answers that apply:</b></p> <p>Question: Which form is used for any kind of withholding other than child/family support orders processed through the CA State Disbursement Unit?</p> <ul style="list-style-type: none"> <li data-bbox="938 716 1089 737">A. STD. 639</li> <li data-bbox="938 751 1138 772">B. STD. 639CFS</li> </ul> <p>Answer: A STD. 639</p>
26	<div data-bbox="310 974 781 1010" style="text-align: center;"><b>GARNISHMENT PROCESS</b></div> <p data-bbox="261 1052 837 1068">Most garnishments have the same content but each has its own characteristics.</p> <p data-bbox="456 1083 643 1100" style="text-align: center;">These characteristics are:</p> <div data-bbox="342 1115 751 1255" style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <ul style="list-style-type: none"> <li data-bbox="354 1125 521 1142">❖ Type of garnishment</li> <li data-bbox="354 1152 727 1169">❖ Legal reference for establishing the garnishment</li> <li data-bbox="354 1180 613 1197">❖ Deduction and organization code</li> <li data-bbox="354 1207 732 1224">❖ Withholding amount maximums and priority order</li> <li data-bbox="354 1234 639 1251">❖ Administrative reasons for canceling</li> </ul> </div> <p data-bbox="302 1272 786 1289" style="text-align: center;">Proceed to the next slide to learn the Six Step Garnishment process</p> <div data-bbox="824 1360 865 1398" style="text-align: center; color: #2c3e50; font-size: 2em;">➔</div>	<p><b>Garnishment Process:</b></p> <p>Most garnishments have the same content but each has its own characteristics.</p> <p>These characteristics are:</p> <ul style="list-style-type: none"> <li data-bbox="938 1188 1235 1209">● Type of garnishment</li> <li data-bbox="938 1224 1414 1287">● Legal reference for establishing the garnishment</li> <li data-bbox="938 1302 1390 1323">● Deduction and organization code</li> <li data-bbox="938 1337 1430 1400">● Withholding amount maximums and priority order</li> <li data-bbox="938 1415 1430 1436">● Administrative reasons for canceling.</li> </ul> <p>Proceed to the next slide to learn the Six Step Garnishment process</p>

Slide	Slide Image	Content
27	 <p><b>SIX STEP GARNISHMENT PROCESS</b> Click on each step to learn more. Then click the quiz icon below to test your knowledge</p> <p>The diagram shows a staircase with six steps labeled Step 1 through Step 6, ascending from bottom-left to top-right. Below the staircase are two circular icons: a home icon and a document icon.</p>	<p>There are Six Steps in the garnishment process. Proceed to learn more about each of them.</p>
28	 <p><b>STEP 1:</b> Figure out what type of order the garnishment is and review the garnishment.</p> <p>Read all notes to determine which garnishment form to use, the STD. 639 or the STD. 639CFS. → What is the garnishment amount? Double check. ↓</p> <p>What's its effective date? ← Is there already a garnishment? If so, what's the priority of the new garnishment?</p> <p>Newly established garnishments will have an effective date 10 calendar days from the date the order is served or received by the department (as date stamped). Unless it is a Jeopardy withholding order for taxes, then it is immediate.</p> <p>To determine garnishment priority, use the Garnishment Characteristics Chart. You can find a link to the chart by returning to Home and then clicking on the banner.</p>	<p><b>Step 1:</b></p> <p>Figure out what type of order the garnishment is and review the garnishment.</p> <ul style="list-style-type: none"> <li>• Read all notes to determine which garnishment form to use, the STD. 639 or the STD. 639CFS.</li> <li>• What is the garnishment amount?</li> <li>• Double check.</li> <li>• Is there already a garnishment? If so, what's the priority of the new garnishment?</li> <li>• What's its effective date?</li> <li>• Newly established garnishments will have an effective date 10 calendar days from the date the order is served or received by the department (as date stamped). Unless it is a Jeopardy withholding order for taxes, then it is immediate.</li> <li>• To determine garnishment priority, use the Garnishment Characteristics Chart. You can find a link to the chart by returning to Home and then clicking on the banner.</li> </ul>

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29	<p style="text-align: center;"><b>STEP 2:</b> Separate the forms that go to the employee.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> <p><b>What goes to the employee?</b></p> <ul style="list-style-type: none"> <li>❖ Notification of EWO receipt</li> <li>❖ The employee's copy of the EWO</li> <li>❖ Any documentation the employee needs to complete and return</li> </ul> </td> <td style="width: 50%; padding: 5px;"> <p><b>What stays on file?</b></p> <ul style="list-style-type: none"> <li>❖ Department's copy of the order</li> <li>❖ Any copies returned to your department by the employee</li> <li>❖ A copy of the levying officer's response (if one is included)</li> </ul> </td> </tr> </table> <p>Does the garnishment contain a "Statement of Exemption and Filing Status" form? If so, it's a Federal Tax Levy. Forward the form to the employee for the completion and have them return it to you within three days. This form identifies the employee's filing and exemption status.</p> 	<p><b>What goes to the employee?</b></p> <ul style="list-style-type: none"> <li>❖ Notification of EWO receipt</li> <li>❖ The employee's copy of the EWO</li> <li>❖ Any documentation the employee needs to complete and return</li> </ul>	<p><b>What stays on file?</b></p> <ul style="list-style-type: none"> <li>❖ Department's copy of the order</li> <li>❖ Any copies returned to your department by the employee</li> <li>❖ A copy of the levying officer's response (if one is included)</li> </ul>	<p><b>Step 2:</b></p> <p>Separate the forms that go to the employee. What goes to the employee?</p> <ul style="list-style-type: none"> <li>• Notification of EWO receipt</li> <li>• The employee's copy of the EWO</li> <li>• Any documentation the employee needs to complete and return</li> </ul> <p>What stays on file?</p> <ul style="list-style-type: none"> <li>• Department's copy of the order</li> <li>• Any copies returned to your department by the employee</li> <li>• A copy of the levying officer's response (if one is included)</li> </ul> <p>Does the garnishment contain a "Statement of Exemption and Filing Status" form? If so, it's a Federal Tax Levy. Forward the form to the employee for the completion and have them return it to you within three days. This form identifies the employee's filing and exemption status.</p>
<p><b>What goes to the employee?</b></p> <ul style="list-style-type: none"> <li>❖ Notification of EWO receipt</li> <li>❖ The employee's copy of the EWO</li> <li>❖ Any documentation the employee needs to complete and return</li> </ul>	<p><b>What stays on file?</b></p> <ul style="list-style-type: none"> <li>❖ Department's copy of the order</li> <li>❖ Any copies returned to your department by the employee</li> <li>❖ A copy of the levying officer's response (if one is included)</li> </ul>			
30	<p style="text-align: center;"><b>STEP 3:</b> Prepare the notification memo and mail it with the employee's EWO packet.</p> <p>The notification memo is usually department specific and is a courtesy notice sent to the employee along with their copy of the EWO.</p> <p>Remember: The levy may be greater if qualifying exemptions are excluded.</p> 	<p><b>Step 3:</b></p> <p>Prepare the notification memo and mail it with the employee's EWO packet.</p> <p>The notification memo is usually department specific and is a courtesy notice sent to the employee along with their copy of the EWO.</p> <p>Remember: The levy may be greater if qualifying exemptions are excluded.</p>		
31	<p style="text-align: center;"><b>STEP 4:</b> Complete the Standardized Form with information from the Personnel Information Management System (PIMS)</p> <ol style="list-style-type: none"> <li>1. Verify the SSN If you cannot verify the SSN or identify the employee, you must return the levy to the respective court or levying officer.</li> <li>2. Verify the employee is actively employed in your department. If they are not, check the system, find out where the employee is assigned, and forward the documents to the correct department.</li> <li>3. Verify the employee is still actively employed with the State of California If the employee is no longer employed with State, return the levy to the respective court or levying officer.</li> <li>4. Obtain the employee's position number. Record it on the STD. 639 or STD. 639CFS.</li> </ol> 	<p><b>Step 4:</b></p> <p>Complete the Standardized Form.</p> <p>Both the STD. 639 and the STD. 639CFS require information from the Personnel Information Management System (PIMS) in order to complete them.</p> <ol style="list-style-type: none"> <li>1. Verify the SSN <ol style="list-style-type: none"> <li>a. If you cannot verify the SSN or identify the employee, you must return the levy to the respective court or levying officer.</li> </ol> </li> </ol>		

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		<ol style="list-style-type: none"> <li>2. Verify the employee is actively employed in your department.               <ol style="list-style-type: none"> <li>a. If they are not, check the system, find out where the employee is assigned, and forward the documents to the correct department.</li> </ol> </li> <li>3. Verify the employee is still actively employed with the State of California.               <ol style="list-style-type: none"> <li>a. If the employee is no longer employed with State, return the levy to the respective court or levying officer.</li> </ol> </li> <li>4. Obtain the employee's position number.               <ol style="list-style-type: none"> <li>a. Record it on the STD. 639 or STD. 639CFS.</li> </ol> </li> </ol>
32	<div style="text-align: center;"> <p><b>STEP 5:</b> Send the completed STD. 639/639CFS to SCO</p> </div> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Within 10 days, the STD. 639 or STD. 639CFS form must be sent to SCO.</p> <p>❖ If it is processed prior to the cutoff date, the garnishment will be deducted from the employee's regular salary warrant.</p> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>If the employee's regular payroll warrant was released to the agency/campus prior to the processing of the garnishment, the agency/campus must return the warrant for deposit and reschedule using the STD. 674 Payroll Adjustment Notice.</p> </div> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>Verify: Forms are completed correctly, signed, and sent prior to cutoff.</p> <p>For all STD 639FS forms, remember to include two (2) copies of the STD. 639CFS and one (1) copy of the court order.</p> </div> </div> 	<p><b>Step 5:</b></p> <p>Send the completed STD. 639/639CFS to SCO</p> <p>Within 10 days, the STD. 639 or STD. 639CFS form must be sent to SCO.</p> <ul style="list-style-type: none"> <li>• If it is processed prior to the cutoff date, the garnishment will be deducted from the employee's regular salary warrant.</li> </ul> <p>If the employee's regular payroll warrant was released to the agency/campus prior to the processing of the garnishment, the agency/campus must return the warrant for deposit and reschedule using the STD. 674 Payroll Adjustment Notice.</p> <p>Verify: Forms are completed correctly, signed, and sent prior to cutoff.</p> <p>For all STD 639FS forms, remember to include two (2) copies of the STD. 639CFS and one (1) copy of the court order.</p>

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33	<div data-bbox="196 170 657 233"> <p><b>STEP 6:</b> Complete or create a garnishment log to document garnishment activity</p> </div> <div data-bbox="402 268 652 510"> <p>Update or create a method to track garnishment start, modification, and end. Click this circle to see an example of a garnishment log.</p> </div> <div data-bbox="217 569 264 611"> </div>	<p><b>Step 6:</b></p> <p>Complete or create a garnishment log to document garnishment activity.</p> <p>Update or create a method to track garnishment start, modification, and end.</p>												
34	<div data-bbox="378 682 675 720"> <p><b>SEQUENCE QUIZ</b></p> </div> <div data-bbox="354 720 695 739"> <p>Arrange the Garnishment Steps into the correct order:</p> </div> <div data-bbox="240 764 756 1033"> <ol style="list-style-type: none"> <li>1 Determine the type of order and STD. 639 or STD. 639CFS form needed.</li> <li>2 Complete the garnishment log.</li> <li>3 Prepare notification memo, include the EWO forms, and send them to the employee with a 3-day turn-around time for an IRS levy.</li> <li>4 Separate the forms that go to the employee.</li> <li>5 Send the completed form to SCO.</li> <li>6 Complete the STD. 639 or STD. 639CFS forms.</li> </ol> </div> <div data-bbox="240 1066 289 1108"> </div> <div data-bbox="708 1077 824 1102"> <input type="button" value="Submit"/> </div>	<p><b>Sequence Quiz:</b></p> <p>Arrange the Garnishment Steps into the correct order.</p> <ol style="list-style-type: none"> <li>1. Determine the type of order and STD. 639 or STD. 639CFS form needed.</li> <li>2. Separate the forms that go to the employee.</li> <li>3. Prepare notification memo, include the EWO forms, and send them to the employee with a 3-day turn-around time for an IRS levy.</li> <li>4. Complete the STD. 639 or STD. 639CFS forms.</li> <li>5. Send the completed form to SCO.</li> <li>6. Complete the garnishment log.</li> </ol>												
35	<div data-bbox="362 1312 703 1386"> <p><b>GARNISHMENT CHARACTERISTICS</b></p> </div> <div data-bbox="261 1383 805 1402"> <p>Click each box to learn what forms and codes correspond to each characteristic</p> </div> <table border="1" data-bbox="207 1409 852 1646"> <tbody> <tr> <td>Order Assigning Salary or Wages for Spousal Support</td> <td>Order Assigning Salary or Wages for Support of a Minor Child</td> <td>Order Assigning Salary or Wages for Conservator</td> <td>Earnings Withholding Order for Support Including FTB Child Support Collection Program Orders</td> </tr> <tr> <td>Certification of Facts Federal Tax Levy</td> <td>Earnings Withholding Order for Taxes, FTB Registration Collection Program Orders, Court Ordered Debt</td> <td>FTB Student Loan Collections</td> <td>Tax and Fee Administration</td> </tr> <tr> <td>Unemployment Insurance for Taxes</td> <td>Earnings Withholding Order for Ordinary Money Judgment</td> <td>Student Loan Default</td> <td>Additional Help</td> </tr> </tbody> </table> <div data-bbox="509 1682 558 1724"> </div>	Order Assigning Salary or Wages for Spousal Support	Order Assigning Salary or Wages for Support of a Minor Child	Order Assigning Salary or Wages for Conservator	Earnings Withholding Order for Support Including FTB Child Support Collection Program Orders	Certification of Facts Federal Tax Levy	Earnings Withholding Order for Taxes, FTB Registration Collection Program Orders, Court Ordered Debt	FTB Student Loan Collections	Tax and Fee Administration	Unemployment Insurance for Taxes	Earnings Withholding Order for Ordinary Money Judgment	Student Loan Default	Additional Help	<p><b>Garnishment Characteristics:</b></p> <p>The following a list of garnishment characteristics:</p> <ul style="list-style-type: none"> <li>• Order Assigning Salary or Wages for Spousal Support</li> <li>• Order Assigning Salary or Wages for Support of a Minor Child</li> <li>• Order Assigning Salary or Wages for Conservator</li> <li>• Earnings Withholding Order for Support Including FTB Child Support Collection Program Orders</li> <li>• Certification of Facts Federal Tax Levy</li> <li>• Earnings Withholding Order for Taxes, FTB Registration Collection Program Orders, Court Ordered Debt</li> <li>• FTB Student Loan Collections</li> <li>• Tax and Fee Administration</li> <li>• Unemployment Insurance for Taxes</li> </ul>
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36	<p style="text-align: center;"><b>ORDER ASSIGNING SALARY OR WAGES FOR SPOUSAL SUPPORT</b></p> <table border="1" data-bbox="212 428 862 653"> <thead> <tr> <th data-bbox="212 428 375 453">Garnishment Type</th> <th data-bbox="375 428 537 453">Form</th> <th data-bbox="537 428 748 453">Withholding &amp; Priority Order</th> <th data-bbox="748 428 862 453">Legal Code</th> </tr> </thead> <tbody> <tr> <td data-bbox="212 453 375 653">           Spousal Support            (Order assigning salary or wages for support of a spouse)         </td> <td data-bbox="375 453 537 653"> <ul style="list-style-type: none"> <li>STD. 639 unless the order is from CA SDU and the support amount and address is not clearly distinguished from the child support, then use STD. 639CFS</li> </ul>           Current:            Item: 8A            Deduction Code: 038             Past-due:            Item: 8B/9 (may use 11B or 11D for monthly payment arrangement)            Deduction Code: 339/002         </td> <td data-bbox="537 453 748 653">           The deduction amount should not exceed 50% of disposable earnings, unless the order specifies a higher % never to exceed 65%             This has priority over any other assignment order for support of earnings withholding order (EWO).         </td> <td data-bbox="748 453 862 653">           Family Code Section 150, 5200             Note: When modifying or canceling SDU orders, use the SDU case number. Use court case number for establishing order.         </td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Spousal Support (Order assigning salary or wages for support of a spouse)	<ul style="list-style-type: none"> <li>STD. 639 unless the order is from CA SDU and the support amount and address is not clearly distinguished from the child support, then use STD. 639CFS</li> </ul> Current: Item: 8A Deduction Code: 038  Past-due: Item: 8B/9 (may use 11B or 11D for monthly payment arrangement) Deduction Code: 339/002	The deduction amount should not exceed 50% of disposable earnings, unless the order specifies a higher % never to exceed 65%  This has priority over any other assignment order for support of earnings withholding order (EWO).	Family Code Section 150, 5200  Note: When modifying or canceling SDU orders, use the SDU case number. Use court case number for establishing order.	<p><b>Order assigning salary or wages for spousal support:</b></p> <p>Garnishment Type: Spousal Support (Order assigning salary or wages for support of a spouse)</p> <p>Form: STD. 639 unless the order is from CA SDU and the support amount and address is not clearly distinguished from the child support, then use STD. 639CFS.</p> <p>Current: Item: 8A Deduction Code: 038</p> <p>Past-due: Item: 8B/9 (may use 11B or 11D for monthly payment arrangement) Deduction Code: 339/002</p> <p>Withholding &amp; Priority Order: The deduction amount should not exceed 50% of disposable earnings, unless the order specifies a higher % never to exceed 65%</p> <p>This has priority over any other assignment order for support of earnings withholding order (EWO).</p> <p>Legal Code: Family Code Section 150, 5200</p> <p>Note: When modifying or canceling SDU orders, use the SDU case number. Use court case number for establishing order.</p>
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37

**ORDER ASSIGNING SALARY OR WAGES FOR SUPPORT OF A MINOR CHILD**

Garnishment Type	Form	Withholding & Priority Order	Legal Code
Child Support <small>(Order assigning salary or wages for support of a minor child)</small>	<ul style="list-style-type: none"> <li>● STD. 639CFS for orders processed through CA SDU</li> <li>● STD. 639 for all others</li> </ul>	<p>The deduction amount should not exceed 50% of disposable earnings, unless the order specifies a higher % never to exceed 65%</p> <p>This has priority over any other assignment order for support of earnings withholding order (EWO).</p>	<p>Family Code Section 150, 5200</p> <p>Note: When modifying or canceling SDU orders, use the SDU case number. Use court case number for establishing order.</p>
	<p>Current: Item: 8A Deduction Code: 038</p> <p>Past-due: Item: 8B/9 (may use 11B or 11D for monthly payment arrangement) Deduction Code: 339/002</p>		



**Order assigning salary or wages for support of a minor child:**

Garnishment Type:

Child Support

(Order assigning salary or wages for support of a minor child)

Form:

STD. 639CFS for orders processed through CA SDU

STD. 639 for all others

Current:

Item: 8A

Deduction Code: 038

Past-due:

Item: 8B/9 (may use 11B or 11D for monthly payment arrangement)

Deduction Code: 339/002

Withholding & Priority Order:

The deduction amount should not exceed 50% of disposable earnings, unless the order specifies a higher % never to exceed 65%.

This has priority over any other assignment order for support of earnings withholding order (EWO).

Legal Code:

Family Code Section 150, 5200

Note: When modifying or canceling SDU orders, use the SDU case number. Use court case number for establishing order.

38

**ORDER ASSIGNING SALARY OR WAGES FOR CONSERVATOR**

Garnishment Type	Form	Withholding & Priority Order	Legal Code
Order assigning salary or wages for Conservator	<ul style="list-style-type: none"> <li>● STD. 639</li> </ul>	<p>The deduction amount should not exceed 50% of disposable earnings unless the order specifies a higher % never to exceed 65%.</p> <p>This order has priority over all EWOs.</p>	<p>Probate Code (PC) 3088</p>
	<p>Current: Item: 8A Deduction Code: 038</p> <p>Past-due: Item: 8B/9 (may use 11B or 11D for monthly payment arrangement) Deduction Code: 339/002</p>		



**Order assigning salary or wages for conservator:**

Garnishment Type:

Order assigning salary or wages for Conservator.

Form: STD. 639

Current:

Item: 8A

Deduction Code: 038



Past-due:



Item: 8B/9 (may use 11B or 11D for monthly payment arrangement)



Deduction Code: 339/002



Withholding & Priority Order:



Slide	Slide Image	Content										
		<p>The deduction amount should not exceed 50% of disposable earnings unless the order specifies a higher % never to exceed 65%. This order has priority over all EWOs.</p> <p>Legal Code: Probate Code (PC) 3088</p>										
39	<p style="text-align: center;"><b>EARNINGS WITHHOLDING ORDER FOR SUPPORT INCLUDING FTB CHILD SUPPORT COLLECTION PROGRAM ORDERS</b></p> <table border="1" data-bbox="212 527 849 751"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Earnings Withholding for Support (EWO)  Earnings withholding order for support, including FTB Child Support Collection Program Orders</td> <td>● STD. 639</td> <td>The deduction amount is not to exceed 50% of disposable earnings.</td> <td rowspan="2">Code of Civil Procedures (CCP) 706.030; Revenue &amp; Taxation Code 19271</td> </tr> <tr> <td>Item: 8B/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D).  Deduction Code: 339/002</td> <td>EWO Priority order: 1. Child support 2. Spousal support 3. Conservator 4. Ordinary money judgments.</td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Earnings Withholding for Support (EWO)  Earnings withholding order for support, including FTB Child Support Collection Program Orders	● STD. 639	The deduction amount is not to exceed 50% of disposable earnings.	Code of Civil Procedures (CCP) 706.030; Revenue & Taxation Code 19271	Item: 8B/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D).  Deduction Code: 339/002	EWO Priority order: 1. Child support 2. Spousal support 3. Conservator 4. Ordinary money judgments.	<p><b>Earnings withholding order for support including FTB child support collection program orders:</b></p> <p>Garnishment Type: Earnings Withholding for Support (EWO) Earnings withholding order for support, including FTB Child Support Collection Program Orders.</p> <p>Form: STD. 639</p> <p>Item: 8B/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D).</p> <p>Deduction Code: 339/002 Withholding &amp; Priority Order: The deduction amount is not to exceed 50% of disposable earnings.</p> <p>EWO Priority order: 1. Child support 2. Spousal support 3. Conservatee 4. Ordinary money judgments.</p> <p>Legal Code: Code of Civil Procedures (CCP) 706.030; Revenue &amp; Taxation Code 19271</p>
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40	<p style="text-align: center;"><b>CERTIFICATION OF FACTS FEDERAL TAX LEVY</b></p> <table border="1" data-bbox="212 1528 849 1753"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Certification of Facts Federal Tax Levy (EWO)</td> <td>● STD. 639</td> <td>This type of levy has no limit.</td> <td rowspan="2">Government Code 926.8</td> </tr> <tr> <td>Item: 8C/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)  Deduction Code: 339/003</td> <td>If an EWO for state taxes has an earlier effective date, it takes priority; however, the IRS levy may be withheld if enough disposable earnings are available. The IRS imposes special withholding limits based on exemptions.</td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Certification of Facts Federal Tax Levy (EWO)	● STD. 639	This type of levy has no limit.	Government Code 926.8	Item: 8C/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)  Deduction Code: 339/003	If an EWO for state taxes has an earlier effective date, it takes priority; however, the IRS levy may be withheld if enough disposable earnings are available. The IRS imposes special withholding limits based on exemptions.	<p><b>Certification of facts federal tax levy:</b></p> <p>Garnishment Type: Certification of Facts Federal Tax Levy (EWO)</p> <p>Form: STD. 639</p> <p>Item: 8C/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/003 Withholding &amp; Priority Order: This type of levy has no limit.</p> <p>If a EWO for state taxes has an earlier effective date, it takes priority; however, the IRS levy may</p>
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41	<p style="text-align: center;"><b>EARNINGS WITHHOLDING ORDER FOR TAXES, FTB REGISTRATION COLLECTION PROGRAM ORDERS, COURT ORDERED DEBT</b></p> <table border="1" data-bbox="207 489 846 714"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">EWO for taxes, including FTB Registration Collection Program orders and court ordered debt</td> <td> <ul style="list-style-type: none"> <li>STD. 639</li> </ul> </td> <td rowspan="2"> <p>The deduction amount is not to exceed 25% of disposable earnings.</p> <p>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</p> </td> <td rowspan="2">Code of Civil Procedures 706.072; Revenue &amp; Taxation Code 10878 &amp; 19280</td> </tr> <tr> <td> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> </td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	EWO for taxes, including FTB Registration Collection Program orders and court ordered debt	<ul style="list-style-type: none"> <li>STD. 639</li> </ul>	<p>The deduction amount is not to exceed 25% of disposable earnings.</p> <p>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</p>	Code of Civil Procedures 706.072; Revenue & Taxation Code 10878 & 19280	<p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p>	<p><b>Earnings withholding order for taxes, FTB registration collection program orders, court ordered debt:</b></p> <p>Garnishment Type: EWO for taxes, including FTB Registration Collection Program orders and court ordered debt</p> <p>Form: STD. 639</p> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> <p>Withholding &amp; Priority Order: The deduction amount is not to exceed 25% of disposable earnings.</p> <p>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</p> <p>Legal Code: Code of Civil Procedures 706.072; Revenue &amp; Taxation Code 10878 &amp; 19280</p>
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42	<p style="text-align: center;"><b>FTB STUDENT LOAN COLLECTIONS</b></p> <table border="1" data-bbox="212 1451 846 1675"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">FTB Student Loan Collections</td> <td> <ul style="list-style-type: none"> <li>STD. 639</li> </ul> </td> <td rowspan="2"> <p>The deduction amount is not to exceed 10% of disposable earnings.</p> </td> <td rowspan="2">Government Code 16583.5</td> </tr> <tr> <td> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> </td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	FTB Student Loan Collections	<ul style="list-style-type: none"> <li>STD. 639</li> </ul>	<p>The deduction amount is not to exceed 10% of disposable earnings.</p>	Government Code 16583.5	<p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p>	<p><b>FTB student loan collections:</b></p> <p>Garnishment Type: FTB Student Loan Collections</p> <p>Form: STD. 639</p> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> <p>Withholding &amp; Priority Order: The deduction amount is not to exceed 10% of disposable earnings.</p> <p>Legal Code: Government Code 16583.5</p>
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43	<p style="text-align: center;"><b>TAX AND FEE ADMINISTRATION</b></p> <table border="1" data-bbox="196 275 846 499"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Tax and Fee Administration</td> <td>● STD. 639</td> <td>The deduction amount is not to exceed 25% of disposable earnings.</td> <td rowspan="2">Code of Civil Procedures 706.074</td> </tr> <tr> <td>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/004</td> <td>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Tax and Fee Administration	● STD. 639	The deduction amount is not to exceed 25% of disposable earnings.	Code of Civil Procedures 706.074	Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/004	Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.	<p><b>Tax and Fee Administration:</b></p> <p>Garnishment Type: Tax and Fee Administration</p> <p>Form: STD. 639</p> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> <p>Withholding &amp; Priority Order: The deduction amount is not to exceed 25% of disposable earnings.</p> <p>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</p> <p>Legal Code: Code of Civil Procedures 706.074</p>
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44	<p style="text-align: center;"><b>UNEMPLOYMENT INSURANCE FOR TAXES</b></p> <table border="1" data-bbox="196 1094 846 1318"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Unemployment Insurance for Taxes</td> <td>● STD. 639</td> <td>The deduction amount is not to exceed 25% of disposable earnings.</td> <td rowspan="2">Unemployment Insurance Code 1755</td> </tr> <tr> <td>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/004  *If the Employment Development Dept. (EDD) obtained a judgment through the CA Superior Court, and the court order lists EDD as the Levying Officer, you must use 8E/9 instead of 8D/9 (may use Item 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) for Deduction Code 339/007 instead of 339/004.</td> <td>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</td> </tr> </tbody> </table> 	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Unemployment Insurance for Taxes	● STD. 639	The deduction amount is not to exceed 25% of disposable earnings.	Unemployment Insurance Code 1755	Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/004  *If the Employment Development Dept. (EDD) obtained a judgment through the CA Superior Court, and the court order lists EDD as the Levying Officer, you must use 8E/9 instead of 8D/9 (may use Item 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) for Deduction Code 339/007 instead of 339/004.	Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.	<p><b>Unemployment insurance for taxes:</b></p> <p>Garnishment Type: Unemployment Insurance for Taxes</p> <p>Form: STD. 639</p> <p>Item: 8D/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/004</p> <p>*If the Employment Development Dept. (EDD) obtained a judgment through the CA Superior Court, and the court order lists EDD as the Levying Officer, you must use 8E/9 instead of 8D/9 (may use Item 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) for Deduction Code 339/007 instead of 339/004.</p> <p>Withholding &amp; Priority Order: The deduction amount is not to exceed 25% of disposable earnings.</p> <p>Only one order for collection of state taxes can be active at the same time. Whatever order is served first will prevail.</p>
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Slide	Slide Image	Content										
		<p>Legal Code: Unemployment Insurance Code 1755</p>										
45	<p style="text-align: center;"><b>EARNINGS WITHHOLDING ORDER FOR ORDINARY MONEY JUDGEMENT</b></p> <table border="1" data-bbox="209 348 849 596"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Ordinary Money Judgment</td> <td>• STD. 639</td> <td>The deduction amount is not to exceed 25% of disposable income. Has lowest priority of all levies.</td> <td rowspan="2">Code of Civil Procedures 706.125</td> </tr> <tr> <td>Item: 8E/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/007</td> <td></td> </tr> </tbody> </table> <p style="text-align: center;"></p>	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Ordinary Money Judgment	• STD. 639	The deduction amount is not to exceed 25% of disposable income. Has lowest priority of all levies.	Code of Civil Procedures 706.125	Item: 8E/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/007		<p><b>Earnings withholding order for ordinary money judgement:</b></p> <p>Garnishment Type: Ordinary Money Judgment</p> <p>Form: STD. 639</p> <p>Item: 8E/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/007</p> <p>Withholding &amp; Priority Order: The deduction amount is not to exceed 25% of disposable income.  Has lowest priority of all levies.</p> <p>Legal Code: Code of Civil Procedures 706.125</p>
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46	<p style="text-align: center;"><b>STUDENT LOAN DEFAULT</b></p> <table border="1" data-bbox="209 1199 849 1425"> <thead> <tr> <th>Garnishment Type</th> <th>Form</th> <th>Withholding &amp; Priority Order</th> <th>Legal Code</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Ordinary Money Judgment</td> <td>• STD. 639</td> <td>Amount should not exceed 10% of disposable earning, unless employee gives written consent to withhold a higher amount never to exceed 25%  Has same priority as ordinary money judgement. May be withheld simultaneously with EWO for an ordinary money judgement as long as the total amount to withhold does not exceed 25% of disposable earnings.</td> <td rowspan="2">Code of Civil Procedures 706.125</td> </tr> <tr> <td>Item: 8F/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/008</td> <td></td> </tr> </tbody> </table> <p style="text-align: center;"></p>	Garnishment Type	Form	Withholding & Priority Order	Legal Code	Ordinary Money Judgment	• STD. 639	Amount should not exceed 10% of disposable earning, unless employee gives written consent to withhold a higher amount never to exceed 25%  Has same priority as ordinary money judgement. May be withheld simultaneously with EWO for an ordinary money judgement as long as the total amount to withhold does not exceed 25% of disposable earnings.	Code of Civil Procedures 706.125	Item: 8F/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D) Deduction Code: 339/008		<p><b>Student loan default:</b></p> <p>Garnishment Type: Ordinary Money Judgment</p> <p>Form: STD. 639</p> <p>Item: 8F/9 (may use 11B or 11D for a monthly payment arrangement, cannot use both 11B and 11D)</p> <p>Deduction Code: 339/008</p> <p>Withholding &amp; Priority Order: Amount should not exceed 10% of disposable earning, unless employee gives written consent to withhold a higher amount never to exceed 25%. Has same priority as ordinary money judgement. May be withheld simultaneously with EWO for an ordinary money judgement as long as the total amount to withhold does not exceed 25% of disposable earnings.</p> <p>Legal Code: Code of Civil Procedures 706.125</p>
Garnishment Type	Form	Withholding & Priority Order	Legal Code									
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47

## ADDITIONAL HELP

If you need help processing a garnishment, Section H300 in the Payroll Procedures Manual (PPM) is the first resource for help. It is located on the State Controller's Office Web Page: [http://www.sco.ca.gov/ppsd\\_ppm.html](http://www.sco.ca.gov/ppsd_ppm.html)

For further information on processing garnishments, please consider the classroom based Garnishment Documentation course and refer to the links below.

If you need more assistance, you can call the Customer Call Center at (916) 372-7200.

Garnishment Documentation Classroom Training Description	Completion Guide for STD. 639 Salary Garnishment
Completion Guide for STD. 639CFS Salary Garnishment Child/Family Support	Common Questions



### Additional help:

If you need help processing a garnishment, Section H300 in the Payroll Procedures Manual (PPM) is the first resource for help. It is located on the State Controller's Office Web Page.

For further information on processing garnishments, please consider the classroom based Garnishment Documentation course.

If you need more assistance, you can call the Customer Call Center at: (916) 372-7200.

You can find the following resources on the eLearning webpage:

Garnishment Documentation Classroom Training Description

Completion Guide for STD. 639 Salary Garnishment

Completion Guide for STD. 639CFS Salary Garnishment Child/Family Support

48

## WHAT IF...

I didn't sign the form in blue or black ink?

I forgot to fill out the number of dependents on the STD. 639?

the employee needs a modification to their garnishment?

I submitted the form too soon?

I didn't send the Standard form before cutoff?

I need to cancel a garnishment?

the payroll warrant is a zero balance?

the employee doesn't return the Statement of Exemption on a Federal Tax Levy?

the garnishment warrant is made payable to an incorrect payee?

the garnishment was released to the payee in error?



### The following are common questions about Garnishments:

What if I didn't sign the form in blue or black ink?

What if the employee needs a modification to their garnishment?

What if I didn't send the Standard form before cutoff?

What if the payroll warrant is a zero balance?




What if the garnishment warrant is made payable to an incorrect payee?


What if I forgot to fill out the number of dependents on the STD. 639?



What if I submitted the form too soon?

What if I need to cancel a garnishment?




What if the employee doesn't return the Statement of Exemption on a Federal Tax Levy?



Slide	Slide Image	Content
49	<p style="text-align: center;"><b>WHAT IF I DIDN'T SIGN THE FORM IN BLUE OR BLACK INK?</b></p> <hr/> <p>For STD. 639 CFS forms, you will get an error message 002, sign the form in blue or black ink and resubmit it.</p> <p>The form must have an original signature in blue or black ink.</p> <p>For STD. 639 forms, the ink doesn't matter as the signature does not have to be an original signature.</p> 	<p>What if the garnishment was released to the payee in error?</p> <p><b>What if I didn't sign the form in blue or black ink?</b></p> <p>For STD. 639 CFS forms, you will get an error message 002, sign the form in blue or black ink and resubmit it.</p> <p>The form must have an original signature in blue or black ink.</p> <p>For STD. 639 forms, the ink doesn't matter as the signature does not have to be an original signature.</p>
50	<p style="text-align: center;"><b>WHAT IF THE EMPLOYEE NEEDS A MODIFICATION TO THEIR GARNISHMENT?</b></p> <hr/> <p>Sometimes employees need a modification to their garnishment.</p> <p>Read the Notice of Modification of Earnings Withholding order (or Amended IWO). The notice will have instructions on what you must modify to be in compliance with the new order.</p> 	<p><b>What if the employee needs a modification to their garnishment?</b></p> <p>Sometimes employees need a modification to their garnishment.</p> <p>Read the Notice of Modification of Earnings Withholding order (or Amended IWO). The notice will have instructions on what you must modify to be in compliance with the new order.</p>
51	<p style="text-align: center;"><b>WHAT IF I DIDN'T SEND THE STANDARD FORM BEFORE CUTOFF?</b></p> <hr/> <p>If the employee's regular payroll warrant is released prior to the receipt/processing of the STD. 639/639CFS by SCO, it is the responsibility of the agency/campus to return the warrant for redeposit and reschedule.</p> <p>Another option is to have your department's accounting office internally split the employee's warrant.</p> <p>Remember: when you return a garnishment warrant to SCO, it must be returned using the STD. 674 - Payroll Adjustment Notice. Include the reason the warrant is being returned in the "Remarks" section and the action that needs to be taken.</p> <p>Agencies should check "Admin. &amp; Disbursements" in item 1 of the STD. 674 form when returning a garnishment warrant.</p> <p>Things to know when inquiring about a garnishment previously submitted on an STD. 674:</p> <ul style="list-style-type: none"> <li>● Mark with "Inquiry" in red at the top of the STD. 674</li> <li>● Must have an original authorized signature and date</li> <li>● Wait at least 21 business days from the date the original STD. 674 was submitted</li> </ul> 	<p><b>What if I didn't send the standard form before cutoff?</b></p> <p>If the employee's regular payroll warrant is released prior to the receipt/processing of the STD. 639/639CFS by SCO, it is the responsibility of the agency/campus to return the warrant for redeposit and reschedule.</p> <p>Another option is to have your department's accounting office internally split the employee's warrant.</p> <p>Remember: when you return a garnishment warrant to SCO, it must be returned using the STD. 674 - Payroll Adjustment Notice. Include the reason the warrant is being returned in the "Remarks" section and the action that needs to be taken.</p> <p>Agencies should check "Admin. &amp;</p>

Slide	Slide Image	Content
		<p>Disbursements” in item 1 of the STD. 674 form when returning a garnishment warrant.</p> <p>Things to know when inquiring about a garnishment previously submitted on an STD. 674:</p> <ul style="list-style-type: none"> <li>• Mark with “Inquiry” in red at the top of the STD. 674</li> <li>• Must have an original authorized signature and date</li> <li>• Wait at least 21 business days from the date the original STD. 674 was submitted</li> </ul>
52	<p style="text-align: center;"><b>WHAT IF THE PAYROLL WARRANT IS A ZERO BALANCE?</b></p> <hr/> <p>SCO does not retain zero balance warrants prior to the release of payroll. Zero balance warrants must not be released to the employee. If you choose to return the warrant to the state Controller’s Office, it must be returned to the Administration and Disbursements Division using a Mini-Memo, form STD. 100-B.</p> <p>SCO will complete in duplicate a Transmittal of Controller’s Warrant - CD 155, entering all information except the plaintiff’s name, title of action, and payee address. No warrant register for this special warrant is furnished to the agency/campus as no appropriation transfer is involved.</p> <p>The agency/campus enters on the CD 155 information which may include payee’s address and, for withholding orders Code 399/007 (CCP 706.125), the full title, the action, and the name of the plaintiff. The agency/campus mails the garnishment payee the duplicate CD 155 with the garnishment warrant attached the original. CD 155 should be retained by the agency/campus.</p> 	<p><b>What if the payroll warrant is a zero balance?</b></p> <p>SCO does not retain zero balance warrants prior to the release of payroll. Zero balance warrants must not be released to the employee. If you choose to return the warrant to the state Controller’s Office, it must be returned to the Administration and Disbursements Division using a Mini-Memo, form STD. 100-B.</p> <p>SCO will complete in duplicate a Transmittal of Controller’s Warrant - CD 155, entering all information except the plaintiff’s name, title of action, and payee address. No warrant register for this special warrant is furnished to the agency/campus as no appropriation transfer is involved.</p> <p>The agency/campus enters on the CD 155 information which may include payee’s address and, for withholding orders Code 399/007 (CCP 706.125), the full title, the action, and the name of the plaintiff. The agency/campus mails the garnishment payee the duplicate CD 155 with the garnishment warrant attached the original. CD 155 should be retained by the agency/campus.</p>

Slide	Slide Image	Content
53	<p style="text-align: center;"><b>WHAT IF THE GARNISHMENT WARRANT IS MADE PAYABLE TO AN INCORRECT PAYEE?</b></p> <hr/> <p>If the garnishment warrant is made payable to an incorrect payee, you will need to return the garnishment to SCO.</p> <p><b>Remember:</b> When you return a garnishment warrant to SCO, it must be returned using the STD. 674- Payroll Adjustment Notice. Include the reason the warrant is being returned in the "Remarks" section and the action that needs to be taken.</p> <p>Agencies should check "Admin. &amp; Disbursements" in item 1 of the STD. 674 form when returning a garnishment warrant.</p> <p>To inquire about a previously submitted STD. 674 regarding garnishments:</p> <ul style="list-style-type: none"> <li>● Mark with "Inquiry" in red at the top of the STD. 674</li> <li>● Must have an original authorized signature and date</li> <li>● Wait at least 21 business days from the date the original STD. 674 was submitted.</li> </ul> 	<p><b>What if the garnishment warrant is made payable to an incorrect payee?</b></p> <p>If the garnishment warrant is made payable to an incorrect payee, you will need to return the garnishment to SCO.</p> <p><b>Remember:</b> When you return a garnishment warrant to SCO, it must be returned using the STD. 674- Payroll Adjustment Notice. Include the reason the warrant is being returned in the "Remarks" section and the action that needs to be taken.</p> <p>To inquire about a previously submitted STD. 674 regarding garnishments:</p> <ul style="list-style-type: none"> <li>● Mark with "Inquiry" in red at the top of the STD. 674.</li> <li>● Must have an original authorized signature and date.</li> <li>● Wait at least 21 business days from the date the original STD. 674 was submitted.</li> </ul>
54	<p style="text-align: center;"><b>WHAT IF I FORGOT TO FILL OUT THE NUMBER OF DEPENDENTS ON THE STD. 639?</b></p> <hr/> <p>The STD. 639 form will be returned to the agency for correction.</p> <p>Unless a specific amount is entered in Item 11D, then the number of dependents and standard deductions are not needed.</p> 	<p><b>What if I forgot to fill out the number of dependents on the STD. 639?</b></p> <p>The STD. 639 form will be returned to the agency for correction.</p> <p>Unless a specific amount is entered in Item 11D, then the number of dependents and standard deductions are not needed.</p>



Slide	Slide Image	Content
55	<p style="text-align: center;"><b>WHAT IF I SUBMITTED THE FORM TOO SOON?</b></p> <hr/> <p>The State Controller’s Office cannot process the STD. 639 or 639CFS with an effective date more than 10 days into the future.</p> <p>If the Earnings Withholding Order is a Jeopardy Withholding Order for Taxes, the effective date is the date on which the order was served/received so it is the exception.</p> <p>If you submit the garnishment request too soon, resubmit it to SCO when the garnishment effective date is within the valid withholding period.</p> 	<p><b>What if I submitted the form too soon?</b></p> <p>The State Controller’s Office cannot process the STD. 639 or 639CFS with an effective date more than 10 days into the future.</p> <p>If the Earnings Withholding Order is a Jeopardy Withholding Order for Taxes, the effective date is the date on which the order was served/received so it is the exception.</p> <p>If you submit the garnishment request too soon, resubmit it to SCO when the garnishment effective date is within the valid withholding period.</p>
56	<p style="text-align: center;"><b>WHAT IF I NEED TO CANCEL A GARNISHMENT?</b></p> <hr/> <p>The garnishment cancellation process is similar to the modification process. The department receives a new EWO clarifying which garnishment has been canceled, name of affected employee, and reason for cancellation.</p> <p>Remember: When you return a garnishment warrant to SCO, it must be returned using the STD. 674 – Payroll Adjustment Notice. Include the reason the warrant is being returned in the “Remarks” section and the action that needs to be taken.</p> <p>Agencies should check “Admin. &amp; Disbursements” in item 1 of the STD. 674 form when returning a garnishment warrant.</p> 	<p><b>What if I need to cancel a garnishment?</b></p> <p>The garnishment cancellation process is similar to the modification process. The department receives a new EWO clarifying which garnishment has been canceled, name of affected employee, and reason for cancellation.</p> <p>Remember: When you return a garnishment warrant to SCO, it must be returned using the STD. 674 – Payroll Adjustment Notice. Include the reason the warrant is being returned in the “Remarks” section and the action that needs to be taken.</p> <p>Agencies should check “Admin. &amp; Disbursements” in item 1 of the STD. 674 form when returning a garnishment warrant.</p>
57	<p style="text-align: center;"><b>WHAT IF THE EMPLOYEE DOESN’T RETURN THE STATEMENT OF EXEMPTION ON A FEDERAL TAX LEVY?</b></p> <hr/> <p>The agency is to use the default of “married filing separately” and a personal exemption amount (or number of dependents) of zero (0) instead of one (1).</p> 	<p><b>What if the employee doesn’t return the statement of exemption on a federal tax levy?</b></p> <p>The agency is to use the default of “married filing separately” and a personal exemption amount (or number of dependents) of zero (0) instead of one (1).</p>

Slide	Slide Image	Content
58	<p style="text-align: center;"><b>WHAT IF THE GARNISHMENT WAS RELEASED TO THE PAYEE IN ERROR?</b></p> <hr/> <p>If a garnishment warrant is released to the payee in error, it is the department's responsibility to recover the garnishment warrant. If the garnishment warrant cannot be recovered from the garnishment payee and returned to the State Controller's Office (SCO), the department must send a revolving fund check to SCO in the amount of the garnishment warrant.</p> <p>The department must then recover the amount from the employee involved to reimburse their revolving fund. If the department does not send a revolving fund check to SCO after 30 days, an account receivable will be established against the department.</p> 	<p><b>What if the garnishment was release to the payee in error?</b></p> <p>If a garnishment warrant is released to the payee in error, it is the department's responsibility to recover the garnishment warrant. If the garnishment warrant cannot be recovered from the garnishment payee and returned to the State Controller's Office (SCO), the department must send a revolving fund check to SCO in the amount of the garnishment warrant.</p> <p>The department must then recover the amount from the employee involved to reimburse their revolving fund. If the department does not send a revolving fund check to SCO after 30 days, an account receivable will be established against the department.</p>
59		<p><b>Congratulations!</b></p> <p>You have successfully completed the Garnishments Reference Guide. We thank you for your participation. Please contact PPSD Training for your certificate of completion.</p>

**Helpful Links:**

[State Controller's Office Web Page](#)

[State Controller's Office eLearning Web Page](#)

[Completion Guide for STD. 639 Salary Garnishment](#)

[Completion Guide for STD. 639CFS Salary Garnishment Child and Family Support](#)

[PPSDTraining@sco.ca.gov](mailto:PPSDTraining@sco.ca.gov)