A guide to

Wage Attachments



June 2026

Do you have a legal problem?
Call our hotline:

Statewide Legal Services
1-800-559-1565

Can money be taken out of my pay if I owe money to someone?

Yes, but only if you are sued by a creditor and they win. If that happens, the creditor will get a court order called a *wage execution* (also called a *wage garnishment* or *wage attachment*) that tells your employer to take money from your paycheck to pay back your debt.

There are legal limits on how much money can be taken out of your pay, and the rules are different if the wage execution is for child support or federal student loan debt.

Note: In some cases, the money you earn may be protected (or exempt) and cannot be taken out of your pay. For more information, see below: *How much money can be taken from my pay?*

How will I be notified that money will be taken from my pay?

Your employer must give you a copy of the wage execution order as soon as they get it from the court. Money cannot be taken from your pay until 20 days after the date of service written on the wage execution form. If possible, try to get help from a lawyer soon after you get the wage attachment papers.

How much money can be taken from my pay?

As soon as you get the wage attachment form, make sure your employer is not taking too much out of your pay. Ask your employer to show you how the amount was calculated.

You must be left with whichever is greater:

- at least $677.60 (in 2026), or
- 75% of your take-home pay.

If your weekly take-home pay is $677.60 or less (in 2026 - this amount is calculated by multiplying 40 times the minimum wage), your wages are *protected* and nothing may be taken out of your pay.

Your earnings are also protected if you are getting state benefits and working under a work incentive or similar program.

If your earnings are protected, you should tell the court so that money cannot be taken from your pay.

What if I can't afford the wage attachment or my wages are protected?

If you can't afford to pay the debt, you can ask the court for a modification to lower the amount.

If your wages are *protected* (see the previous section), you can ask the court for an *exemption*.

If you didn't get wage attachment papers from your employer or you don't owe the debt, you should try to talk to a lawyer right away.

How do I ask for a court hearing for an exemption or modification?

1. Fill out an *Exemption & Modification Claim Form* (#JD-CV-3a) and file it with the court. Your employer should have given you this form along with the wage execution order. You have 20 days from the Date of Service written on the wage execution form before any money can be taken out of your pay.

- If you file **within** the 20-day period, no money will be taken out of your pay until a hearing is held and a judge makes a decision.
- If you file **after** the 20-day period, the amount of the wage execution ordered by the court will be taken out of your pay until
  - a hearing is held and a judge orders a different amount, or
  - you and the creditor make an agreement, or
  - the debt is paid off.

2. Get ready for the court hearing. Be prepared to tell the judge why you need less money taken out of your pay or why your wages are exempt. Before your hearing, write down a budget that shows how much money you need to support yourself and your family. Explain the size of your family, your debts, and any unusual expenses.

Can I be fired or disciplined for having wage attachments?

You cannot be fired or disciplined for having wage attachments unless you have **more than seven** in a calendar year.

Special rules for Federal student loans

- If your student loans are in default, it is possible that your wages may be attached without a court order. The amount that may be taken from your pay is generally higher than for other debts.
- For more information on wage garnishments for Federal student loans, go to https://studentaid.gov/manage-loans/default/collections.

Special Rules for Child Support

A court order to take money from your paycheck to pay for child support that you owe is called a *Withholding Order for Support or a Child Support Order.* The rules for child support are different than for other debts.

How much can be taken from my pay if I owe child support?

- **If you take home less than $145 per week,** you must be left with at least 85% of that take-home pay per week. For example, if you take home $100 per week, you must be left with at least $85.00 per week.
- **If you take home $145 or more per week,** the amount depends on your circumstances and how far behind you are in your child support payments (see the chart below), but you must be left with at least $123.25 of your take-home pay per week.

If you take home $145 or more per week, and		
you have a spouse or another dependent child, and	you are behind **12 weeks or fewer** in your support, then	50% of your pay may be taken.
	you are behind **more than 12 weeks** in your support, then	55% of your pay may be taken.
you **do not** have a spouse or another dependent child, and	you are behind **12 weeks or fewer** in your support, then	60% of your pay may be taken.
	you are behind **more than 12 weeks** in your support, then	65% of your pay may be taken.

The judge will explain these minimum amounts at a court hearing. If you are not at the hearing, a notice must be sent by certified mail to your last known address.

What can I do if I want to keep more of my paycheck?

You can ask for a court hearing within 15 days of getting the notice from the court and say that

- you haven't been left with the minimum amount (explained above);
- your wages are exempt; or
- you don't owe any money, aren't past due, or shouldn't have money taken from your pay.

To ask for a court hearing, fill out a Notice and Claim Form Support Income Withholding (#JD-FM-68). You can also get the form at most courthouses. Give your completed form to the Family Court clerk.

Other things to consider:

Sometimes only part of the child support amount that you owe is taken from your pay. You will still owe the rest of the child support order unless a court reduces the amount of the order.

If your income is too low to pay the order, you should think about asking the court to change (or modify) the child support order. For more information, go to www.ctlaw.help/child-support.

How to Get Help from Legal Aid

If you are under age 60, call:

Statewide Legal Services

www.slsct.org

1-800-453-3320 or 860-344-0380

SLS provides free advice to low-income people who have legal problems in Connecticut.

Are you age 60 or over? If yes, free legal assistance is available.
If you have a debt collection or other consumer problem, please call:

Consumer Law Project for Elders
1-800-296-1467

eviction HELP CT

Need help with a housing problem?

If you are facing eviction or losing your housing subsidy, you may have the right to a free lawyer. Call 1-800-559-1565 or go to www.EvictionHelpCT.org.

Contact your local legal aid office:

Connecticut Legal Services

www.ctlegal.org

Bridgeport
203-336-3851
1000 Lafayette Blvd.

New Britain
860-225-8678
16 Main St.

New London
860-447-0323
125 Eugene O'Neill Dr.

Stamford
203-348-9216
255 Bank St., 3rd Floor

Waterbury
203-756-8074
255 Bank St., 3rd Floor

Willimantic
860-456-1761
1125 Main St.

Greater Hartford Legal Aid

www.ghla.org
999 Asylum Ave., Hartford
860-541-5000

New Haven Legal Assistance Association

www.nhlegal.org
205 Orange St., New Haven
203-946-4811

Do you know your rights?
Go to **www.CTLawHelp.org** for free legal information.

For more information, go to www.CTLaw.Help/wage-attachments

This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut. The information in this booklet is based on laws in Connecticut as of 6/2026. This information is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.