

INTRODUCTION TO GARNISHMENT

WARNING !

ALL PARTIES TO A GARNISHMENT ARE STRONGLY URGED TO OBTAIN LEGAL ADVICE FROM AN ATTORNEY. Garnishment procedures are governed by Arizona law and are extremely complicated. All parties involved must follow these laws and procedures correctly. The Court may issue an Order for monetary penalties against any party who does not proceed properly, including the judgment creditor.

- GARNISHMENT is a legal process by which one party may collect money from another party, after a money judgment has been entered
- A MONEY JUDGMENT is an Order signed by a judicial officer that awards money to one party against another party

There are generally three parties to a garnishment proceeding:

- A JUDGMENT CREDITOR is a person or entity who has been granted a money judgment
- A JUDGMENT DEBTOR is a person or entity who owes a money judgment
- A GARNISHEE is a person or entity holding money or property belonging to a judgment debtor

Once a money judgment is entered in favor of a party, that party becomes a judgment creditor. The Court will not start the process to collect money owed to a judgment creditor. The judgment creditor is responsible for collecting the money, if the judgment debtor fails to pay voluntarily. The judgment creditor has a number of options available to collect a judgment. One of these options is known as a garnishment, by which a money judgment may be collected from the following:

- Earnings: wages, commissions, pensions or bonuses paid or payable to the judgment debtor
- Non-earnings: money or property owed to the judgment debtor that is in possession of a third party such as rent or a bank account or the contents of a safe deposit box.

A judgment creditor who wishes to begin a garnishment must have specific and accurate financial information to proceed including a physical address for the judgment debtor and the employer or holder of assets. If garnishment proceedings are filed incorrectly, a judgment creditor may be required to pay the garnishee's costs including attorney fees. If a judgment debtor does not provide this information voluntarily, the judgment creditor may request an Order from the Court requiring the judgment debtor to answer questions about the debtor's financial circumstances.

To pursue a garnishment through an Arizona Court, the money or property targeted must be in Arizona. An Arizona garnishment proceeding cannot be used to collect money or property located in another state.

The procedures and forms used to collect judgments from **earnings** are different from the procedures and forms needed to collect judgments from **non-earnings**. Separate packets are available for these two types of garnishment. At the beginning of each packet you will find a Process Checklist for the Judgment Creditor. Carefully review this document to better understand your responsibilities in representing yourself in a garnishment proceeding.

- To collect a judgment from earnings, use the forms in the **Garnishment of Earnings** packet.
- To collect a judgment from non-earnings, use the forms in the **Garnishment of Non-Earnings** packet.