



# Kanejmen Fact Jiit

## Kwalok Kadkad in

Ne konej jab kollaik muri eo am, kio creditor ak collector nan muri eo am enej juki yuk nan maron collect ki. Ne renej wiin, court eo enej komane judgment ikijeem. Judgment in kwalok jonan eo komuri im kotolak an creditor ak collector kanej e abnono eo ikijeem, eniwot juon third party, eniwot ba bank eo am, lelok koban bank eo am jen account im kollaik muri eo am.

Kanej kolla ej walok ne jikin jermal eo am ej drebij jidrik in jeen eo am nan kollaik muri eo am. Kolla ko am ren maron kanej wot ne alikar jen court ak wor court order. Jab kajekdron e lawsuit summon eo. Ne konej, konej jarwaan e ilo akwel e kanejmen in kolla eo am.

## Ewi aitokin in Kanejmen

Kaneje kolla ko renej wonmanlak mae aolep muri eo am im jako ak kolla ak ne ejemlak am jermal. Kanejmen nan bank ak financial account enej aitok in jen ien ne bank ak financial objik ko renej loe ak wor aer pepa in writ of garnishment im ekar bael ilo jimwe in raan eo rekar bael e im ej aikujin kokeel aolep ien creditor ekonon kanej e kakobaba in likjab in muri eo.

Aitok in judgment ej 10 yio mae, ekar nan Arkansas Supreme Court, creditor enej bael post-judgment writ, im enej maron kokeel e bar 10 yio. Jen etto, ne creditor eo enej konan kokeel e judgment eo an, ej aikujin petition e ilo court nan kokeel e judgment eo. Creditor eo ej aikujin jilikinlak pepa in nae etal "writ of *scire facias*" ilo driktata in kotien, first-class mail nan aliktata in kar atrej eo am rejela kake, konanik yuk ke creditor eo koman an abnono ikijen ilo court nan kokeel e judgment eo an. Ijo wot ke, ne creditor eo ejjab maron tobar yuk, remaron nej komani kojela ko nan serve e yuk kin pepa in nae etan "writ of *scire facias*" ilo nuijpepa eo. Ewor am 30 raan nan jab erre nan kokeel in an judgment eo. Ne konej jab kwalok uwak eo am ilowaan 30 raan, judgment eo enej kokeel nan bar 10 yio aitok in.

## Jonan

Umwin Consumer Credit Protection Act, laptata in jonan eo remaron kaneje jen yuk ejjab aikujin laplak jen 25%. Kin menin, kajitok eo nan kanej e kolla eo am, kwoj aikujin koman 30% nan minimum wage bwe ren maron kaneje yuk im jermal 40 awa ilowaan juon week. Lorre jaat ne im ej kwalok wewein income ko rej kaneji. Disposable income = gross wages – federal im state income im payroll taxes.

Weekly	Biweekly	Semimonthly	Monthly
Ne konej koman \$217.50 weekly ak driklak, ejelok kolla renej kaneje.	Ne konej koman \$435.00 biweekly ak driklak, ejlok kolla remaron kaneje e.	Ne konej koman \$471.25 semimonthly a k driklak, ejelok kolla remaron kaneje e.	Ne konej koman \$942.50 ak driklak, ejelok kolla enej kanej.
Ne konej koman elaplak jen \$217.50 ak drik jen \$290.00, Jabrewot jonan itulon \$217.50 Maron nej kanej.	Ne konej koman elaplak jen \$435.00 ak driklak jen \$580.00, Jabrewot jonan itulon \$435.50 Maron kaneje e.	Ne konej koman elaplak jenn \$471.25 ak drik jen \$628.33, jabrewot jonan itulon \$471.25 emaron kanej.	Ne konej koman elaplak jen \$942.50 ak edrik jen \$1,256.66, Jabrewot jonan itulon \$942.50 emaron nej kanej.
Ne konej koman elaplak jen \$290.00, laptata jonan emaron kanej ej 25% jen kolla eo am.	Ne konej koman elaplak jen \$580.00, laptata jonan emaron kanej ej 25% jen kolla eo am.	Ne konej koman elaplak jen \$628.33, laptata jonan remaron kaneje ej 25% jen kolla eo am.	Ne konej koman elaplak jen \$1,256.66, Laptata jonan nan kaneje ej 25% jen kolla eo am.

## Child Support Exceptions

Ne emoj ba ilo court ke kwoj child ak spousal support, jonan laptata eo remaron boke jen jonan eo kwoj komane ak maron kanej ej 50% ak 55%. Jonan bajjeen ne nan kanejmen ej ekar nan ewi jonan likjab en am ilo court- ordered support. Ne ejelok am baamle eo tokelik, laptata jonan remaron kaneje jen wonneem ak jonan eo kwoj koman e ej 60% ak 65%.

## Ebok jen Bank Account

Jete creditor eo emaron boke jen bank account eo am. Waan jenok, kanejmen eo emaron bok aolep koban savings ak checking eo im ej bed ilo etam ak ewor etam ie, jakdron ne enej koman an check ko am rool ak bounce. Ak federal im Arkansas state laws kotlak am kojenolak jet item nan kanejmen im jolok ak kwon in kolla. Exemptions rej lap jermal ier ak ben. Kwoj aikujin enaan iben attorney nan lale komaron ke.



## Federal Benefit Exemptions

Elon federal benefits rej jenolak jen kanejmen, eniwot:

- Social Security benefits
- Supplemental Security Income (SSI) benefits
- veterans' benefits
- civil service im federal retirement im disability benefits
- military annuities im survivors' benefits
- Federal Emergency Management Agency (FEMA) federal disaster assistance

Federal benefits remaron kanej umwin elap jet wewein ko, bareniwot kolla likjab in tax, alimony, child support, ak student loans.

## Claim Exemptions

It depends. Kajojo kakien enej ablae ekar nan uwak eo an writs of garnishments im wage garnishments. Jerbal e ak etal ko renej etal ekar nan ne kwoj claim state ak federal exemption. Exemptions elap jermal e im aban im aikujin bwe en notarize affidavit laajrak aolep am mwuek im melele. Kwoj aikujin kenono iben attorney nan lale komaron ke.

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*The information and statements of law in this fact sheet should not be considered legal advice. This fact sheet is provided as a broad guide to help you understand how certain legal matters are handled in general. Courts may interpret the law differently. Before you take action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.*

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