

### **Garnishment and Personal Credit Problems**

Garnishment shall mean a legal stoppage of a specified sum from wages to satisfy a creditor. Any writ of garnishment will be received and signed by the Superintendent. Following such notice, the notice shall be:

- A. Forwarded to the personnel department for purposes of recording and authorizing prompt action, and
- B. Forwarded to payroll to make the necessary changes to the staff member's wages, and to draft a warrant for the garnished amount to be written and forwarded to the creditor as directed.

The personnel department will notify the staff member, in writing, that the garnishment is being processed and will direct the staff member to seek debt counseling. The staff member will also be notified that, if three (3) garnishments are served within a period of twelve (12) consecutive months, the staff member may be terminated.