



Good Morning!

This week, I'd like to turn to a very important consumer protection here in Florida: [the head-of-household protection against garnishment and attachment](#).

Oftentimes, if a creditor (i.e. a credit card company) has a judgment against you, the creditor will try to garnish your bank account and/or your wages. Your bank account is garnished through the creditor sending a writ of garnishment directly to your bank and your wages can be garnished through the creditor mailing a writ of garnishment to your employer. Needless to say, these garnishments can put Florida consumers in a serious predicament, particularly if you are the financial breadwinner in your family.

Under [Florida's head-of-household protection](#), Florida consumers who provide more than one-half of the financial support for a child or other dependent may be exempt from such garnishments. If you have disposable earnings of more than \$750.00 per week, this protection may be waived in writing, but the written waiver must contain the language set forth in [Florida Statute 222.11\(2\)\(b\)](#).

There are very specific steps that need to be taken to invoke your rights under [Florida's head-of-household protection](#) and, in our next newsletter, I will specify some of those steps.

In case you would ever like to reference any of our previous newsletters, we are archiving all of them [here](#).

Stay tuned...

Thank you for reading and I hope you have a great day.

Best,

Ryan Torrens, Consumer Litigation Attorney

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