

**Wages.** If you are the head of a family and provide more than one-half of the support for a child or other dependent, your wages are exempt from garnishment.

## Three Rivers Legal Services, Inc.



• Free Legal Help •

### Serving 17 Counties

Alachua • Baker • Bradford  
Clay • Columbia • Dixie • Duval  
Gilchrist • Hamilton • Lafayette  
Levy • Madison • Nassau • St. Johns  
Suwannee • Taylor • Union

If you have questions about other property or income, please contact us.

If a creditor tries to collect the judgment by taking property or garnishing income, you can file a Claim of Exemption (attached), ask the Court to stop the garnishment or execution and return any money or property that may have been seized. Unfortunately, you cannot file this form before the creditor tries to collect. If collection efforts are started, you can contact Three Rivers Legal Services for assistance.

### Gainesville

901 NW 8 Avenue, Suite D-5  
352-372-0519

Alachua, Bradford, Gilchrist, Levy and Union Counties  
toll-free 1-800-372-0936

### Lake City

334 N.W. Lake City Avenue  
386-752-5960

Columbia, Dixie, Hamilton, Lafayette,  
Madison, Suwannee and Taylor Counties  
toll-free 1-800-495-0039

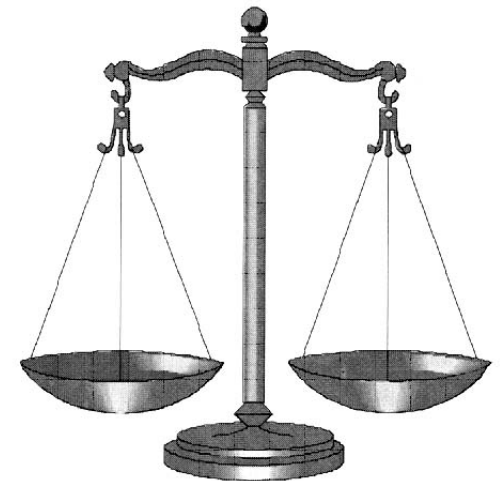
### Jacksonville

1725 Oakhurst Ave, Suite C  
904-394-7450

Baker, Clay, Duval, Nassau and St. Johns Counties  
toll-free 1-866-256-8091

# Florida Judgments

## Exemptions from Collections and Garnishment



Information provided by  
**Three Rivers Legal Services, Inc.**

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# Florida Judgments

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## Exemptions from Collections and Garnishment

In Florida, certain income and assets, or property, cannot be taken by a creditor to satisfy or pay a judgment. When a person has no income or assets that a creditor can take, that person is said to be “collection proof.”

You cannot go to jail for failing to pay a debt or a judgment. If a judgment is entered against you, it will be enforceable for 20 years. So, even if you are collection proof now, if your circumstances change, the creditor may attempt to collect at some time in the future.

When you receive a copy of the judgment, it may have a Fact Information Sheet attached. The Fact Information Sheet provides the creditor with your financial information to assist in the collection process, or advise the creditor that there is no reason to try and collect. You must send this Sheet in to the Clerk of the Court within the time allowed. If you have trouble filling out the form, Three Rivers will be happy to help you.

A creditor **cannot** take the following items to satisfy or pay a debt or judgment:

**Your home.** If you own or are buying the home you live in, it is protected from all creditors **except** the company or person who holds the mortgage.

**Pensions.** Social security, retirement benefits, veteran’s benefits, and public assistance are exempt from attachment or garnishment.

**Vehicle.** You can exempt \$1,000 of your interest in a vehicle. This means that your vehicle cannot be taken to satisfy a judgment **unless** the value of the car, less all debts for which the vehicle is collateral, is greater than \$1,000.

**Personal Property.** You can exempt up to \$1,000 in personal property from attachment by a creditor. This can be furniture, household goods, clothing, etc., as well as cash in the bank.