

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HB3505
Version:	CS
Request Number:	16820
Author:	Rep. Duel
Date:	2/27/2026
Impact:	\$0

Research Analysis

The policy committee recommendation to HB 3505 creates the Uniform Wage Garnishment Act to standardize the procedures and rules related to wage garnishment in Oklahoma. A creditor can commence a garnishment action by filing a motion with detailed debtor and judgment information, served on the employer or their registered agent. The motion must include notices and contact details for the creditor's agent and payment instructions. Within 30 days of service, the employer must notify the creditor's agent whether the debtor is an employee and provide pay frequency, next payday, and information on other ordered deductions. Employers must begin withholding on the first payday at least 30 days after notifying the employee and send withheld amounts to the creditor within five business days. Garnishment ends when the debt is paid in full or the debtor is no longer employed by the garnishee. Employers must notify creditors promptly when employment ends. Garnishment amounts are capped at 25% of disposable earnings or the amount exceeding 30 times the federal minimum wage per workweek, adjusted for pay periods longer than one week. Courts may sanction creditors up to \$1,000 plus attorney fees if they act in bad faith by continuing garnishments after wrongful garnishment notices without remedial action. Employers are prohibited from adverse actions against employees due to garnishments, enforceable under anti-discrimination laws.

Prepared By: Brad Wolgamott

Fiscal Analysis

The CS to HB3505 creates the Uniform Wage Garnishment Act, establishing standardized procedures and forms for wage garnishment actions. The measure creates uniform procedures for commencing garnishment actions, standardized forms for various garnishment-related notices and motions, record-keeping requirements for employers, and sanctions for noncompliance by creditors or garnishees. Any costs associated with implementing these standardized procedures are expected to be absorbed in accordance with the normal duties of the courts and agencies involved. Therefore, in its current form, the POLREC to HB3505 is not anticipated to have a material impact on state budget or appropriations.

Prepared By: Robert Flipping IV, House Fiscal Staff

Other Considerations

None.

