GEORGIA GARNISHMENT EXEMPTIONS

RETIREMENT:

(1) 42 U.S.C. § 407: Social security retirement benefits, social security disability insurance benefits, supplemental security income benefits, or social security survivor benefits;

(2) 29 U.S.C. § 1002(2)(A) and O.C.G.A. § 18-4-22: Funds or benefits from a pension or retirement program as defined or funds or benefits from an individual retirement account as defined in Section 408 or 408A of the United States Internal Revenue Code of 1986;

(3) O.C.G.A. § 47-2-332: State pension - state or local government employees under the Employees' Retirement System of Georgia;

(4) O.C.G.A. § 47-3-28: State pension - Teachers Retirement System of Georgia;

(5) O.C.G.A. § 47-4-120: State pension - public school employees;

(6) O.C.G.A. § 47-5-71: State pension - municipal employees under the Georgia Municipal Employees Benefit System;

(7) O.C.G.A. § 47-6-100: State pension - members of the Georgia Legislative Retirement System;

(8) O.C.G.A. § 47-7-122: State pension - Georgia Firefighters' Pension Fund;

(9) O.C.G.A. § 47-11-91: State pension - Judges of the Probate Courts Retirement Fund of Georgia;

(10) O.C.G.A. § 47-12-101: State pension - District Attorneys Retirement Fund of Georgia;

(11) O.C.G.A. § 47-14-91: pension - Superior Court Clerks' Retirement Fund of Georgia;

(12) O.C.G.A. § 47-16-122: State pension - Sheriffs' Retirement Fund of Georgia as provided in Code Section 47-16-122;

(13) O.C.G.A. § 47-17-103: State pension - Peace Officers' Annuity and Benefit Fund;

(14) O.C.G.A. § 47-20-10.1: State pension - Other post-employment benefits;

(15) O.C.G.A. § 47-23-121: State pension - Georgia Judicial Retirement System;

(16) O.C.G.A. § 47-25-101: State pension - Magistrates Retirement Fund of Georgia.

MILITARY:

(1) 38 U.S.C. § 5301: Veterans benefits, including military pensions, retirement pay, and disability payments;

(2) 10 U.S.C. § 1450: Veterans survivor annuities;

(3) 38 U.S.C. § 7297: Veterans Appeals Court Survivor Annuities;

(4) O.C.G.A. § 16-17-9: Wages earned by members of the United States military or their spouses in connection with payday lenders.

WORKERS COMPENSATION:

(1) 5 U.S.C. § 8130; O.C.G.A §§34-9-84 and 34-9-382: Workers' compensation benefits;

GOVERNMENT BENEFITS:

(1) O.C.G.A. § 34-8-252: Unemployment benefits;
(2) 42 U.S.C. § 407: Social security retirement benefits, social security disability insurance benefits, supplemental security income benefits, or social security survivor benefits;
(3) O.C.G.A. § 49-4-147: Medicaid payments;
(4) O.C.G.A. §49-4-35: Old-age assistance;
(5) O.C.G.A. § 49-4-58: Aid to the blind;
(6) O.C.G.A. § 49-4-84: Aid to the disabled;
(7) 44 C.F.R. § 206.110(g): Federal Emergency Management Agency disaster assistance to individuals and households;

CERTAIN FINANCIAL ACCOUNTS:

(1) O.C.G.A. § 7-1-812: Joint account holders, depending on the circumstances of such account;
(2) 5 U.S.C. § 8437(e)(2): Federal Employee Thrift Savings Plan;
(3) O.C.G.A. § 9-8-12: Money held by a receiver appointed by the court;
(4) O.C.G.A. § 32-2-76: Certain escrow accounts held by the Department of Transportation;
(5) O.C.G.A. § 43-40-20: Real estate brokerage escrow accounts.

FAMILY SUPPORT:

(1) Child support payments *See Stewart v. Stewart*, 160 Ga. App. 463 (1981); *Richards v. Richards*, 281 Ga. 285, 286 (2006).

INSURANCE & ANNUITIES:

(1) O.C.G.A. § 33-29-15: Accident, sickness, or disability insurance benefits, up to $250.00 a month during such disability;
(2) O.C.G.A. § 33-25-11: Cash value and benefits payable to a life insurance policy beneficiary;
(3) 26 U.S.C. § 7448: Federal Judges Survivor Annuities;
(4) 5 U.S.C. § 8346: Federal Civil Service Survivor Annuities;
(5) O.C.G.A. § 34-7-4: Wages due to a deceased employee of the state, up to $2,500.00;
(6) O.C.G.A. § 33-28-7: Annuity, reversionary annuity, or pure endowment contracts;
(7) O.C.G.A. § 33-37-56: An insurer's liquidation proceeding.

RAILROAD:

(1) 45 U.S.C. § 231m: Railroad retirement, annuities, and disability benefits;
(2) 45 U.S.C. § 1717: Railroad unemployment and sickness benefits.

MISCELLANEOUS:

(1) O.C.G.A. § 17-15-8: Crime victim compensation funds;
(2) O.C.G.A. § 33-15-62: Benefits, charity, relief, or aid from fraternal benefit societies;
(3) 20 U.S.C. § 1095a : Federal student loans, grants, and work assistance;
(4) 33 U.S.C. § 916: Longshore and Harbor Workers' Compensation Act benefits;
(5) 46 U.S.C. § 11109: Merchant seamen wages and benefits;
(6) 42 U.S.C. § 1717: Compensation for injury or death of United States contractor outside of the United States as provided in;
(7) O.C.G.A. § 46-3-261: Property of members of electric membership corporations for the debt of an electric membership corporation.