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THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

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**Senate Bill 425**  
**Debt Collection – Exemptions From Attachment and Execution**

Thank you for the opportunity to introduce SB 425, Debt Collection – Exemptions From Attachment and Execution. The goal of SB425 is to update Maryland's 30 year old law and bring Maryland into alignment with surrounding states protections for low-income families who face debt collection.

SB 425 increases the amount of a debtor's wages that are exempt from attachment. Today, Maryland only protects the federal minimum - 75% of the disposable wages due or 30 times the federal minimum wage. As a result, a wage earner in Maryland can be left with a weekly paycheck of just \$217.50 per week, less than half of the federal poverty level for a family of four.

SB 425 protects 50 times the State minimum hourly wage in effect at the time the wages are due. The bill also exempts specified property insurance payments from execution on a judgment.

The States exemption laws are a fundamental safeguard for families. SB 245 is designed to protect the essentials of daily life—including shelter and a basic amount of income—from seizure by a family's creditors.

SB 425 does not end wage garnishment - it provides a basic level of protection for the working poor to maintain a survival budget of \$550 per paycheck.

I respectfully request a favorable vote on **SB 425**.