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NFIB-Maryland – 60 West St., Suite 101 – Annapolis, MD 21401 – [www.NFIB.com/Maryland](http://www.NFIB.com/Maryland)

TO: Senate Finance Committee

FROM: NFIB – Maryland

DATE: January 30, 2025

RE: **OPPOSE SENATE BILL 31** – Commercial Law – Attachment of Wages – Exemptions

Founded in 1943, NFIB is the voice of small business, advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capitals. With more than 250,000 members nationwide, and nearly 4,000 here in Maryland, we work to protect and promote the ability of our members to grow and operate their business.

On behalf of Maryland's small businesses, NFIB is concerned with a specific provision of Senate Bill 31 – legislation that changes the exemption level on disposable wages for garnishment purposes.

NFIB is concerned with language – 15-603 (C) – that would place new notification requirements on employers. Specifically, an employer would be required, under SB31, to notify the debtor, in writing, of the amount of wages exempt from attachment, the method used to calculate the amount of attachable wages, and the procedure by which a debtor can protest the attachment.

This requirement should be the duty of the judgement creditor. A creditor is already saddled with reporting requirements to the employer under 15-605 of the Commercial Law statute. Adding this new requirement to a creditor makes more sense than an employer. A creditor is in a better position to know how the amount of attachable wages was calculated rather than an employer who, under current law, acts as an intermediary between creditor and debtor.

For these reasons, **NFIB opposes SB31** as introduced, and requests an unfavorable report.