

Statute of limitation on debts

When reviewing your client's credit report, look at the last day they made a payment on their account, then find their state and years. Then count the years from the last time they made a payment. This means that the creditor or collector has that amount of time to sue your client for that debt.

State	Open Account Credit Card (Years)	Written Accounts Loans (years)	Wage Garnishment Exemption
Alabama	3	6	75% of wages are exempt from garnishment
Alaska	4	6	75% of employee's weekly net income
Arizona	3	6	75% of wages are exempt
Arkansas	3	5	\$500 head of family, \$200 if single
California	4	4	75% of wages are exempt
Colorado	3	6	75% of wages are exempt
Connecticut	6	6	25% of disposable earnings
Delaware	4	3	85% of disposable earnings
District of Columbia	3	3	75% of disposable earnings
Florida	4	5	100% of household 100% of wages are exempt if not 75% is exempt
Georgia	4	6	75% of wages are exempt
Hawaii	6	6	75% of wages are exempt
Idaho	4	4	75% of wages are exempt
Illinois	5	10	15% of gross wages
Indiana	6	6	75% of wages are exempt
Iowa	5	10	75% of wages are exempt
Kansas	3	5	75% of wages are exempt
Kentucky	5	15	75% of wages are exempt
Louisiana	3	10	75% of wages are exempt
Maine	6	6	25% of wages are exempt
Maryland	3	6	75% of wages are exempt
Massachusetts	6	6	\$125 per week
Michigan	6	6	75% of wages are exempt
Minnesota	6	6	75% of wages are exempt
Mississippi	3	3	75% of wages are exempt
Missouri	5	10	90% net earnings if head

			of household
Montana	5	8	75% of wages are exempt
Nebraska	4	5	75% of wages are exempt
Nevada	4	8	25% of disposable earnings
New Hampshire	3	3	50 times the federal minimum hourly wage
New Mexico	4	6	75% of wages are exempt
New York	6	6	10% of gross income
North Carolina	3	3	Not granted to general creditors
North Dakota	6	6	75% of wages are exempt
Ohio	4	15	75% of wages are exempt
Oklahoma	3	5	75% of wages are exempt
Oregon	6	6	75% of wages are exempt
Pennsylvania	4	4	100% of wages are exempt
Rhode Island	10	10	75% of wages are exempt
South Carolina	3	3	100% of wages are exempt
South Dakota	6	6	20% of the individual's earnings for a 60 day period
Tennessee	6	6	75% of wages are exempt
Texas	4	4	\$142.50 of disposable weekly earnings
Utah	4	6	75% of wages are exempt
Vermont	6	6	75% of wages are exempt
Virginia	3	5	75% of wages are exempt
Washington	3	6	75% of wages are exempt
West Virginia	5	10	20% of disposable income
Wisconsin	6	6	80% of net earnings