



Statute of Limitation on Debts

When reviewing your credit report, look at the last date you made a payment on your account. Using the chart below find your state and it's SOL. Make sure to find the proper debt. 'Open' debts are credit cards and utility bills. 'Written' are installment accounts and any debt you signed a promissory note for (student loans, mortgage, car, etc).

Count from the last date you made a payment on the account. This means that the creditor or collector has that amount of time to sue you 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 |

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| 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 |
| 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 Jersey | 6 | 6 | 75-90% of wages are exempt, depending on poverty level per household size |
| 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 | 8 | 75% of wages are exempt |
| Oklahoma | 3 | 5 | 75% of wages are exempt |

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| 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 |

NOTE: Please CONFIRM that the information in your state is correct prior to making financial decisions based on the data found in this document.