

HEAD OF HOUSEHOLD EXEMPTION

<Month>< Day>, <Year>

<Your First Name> <Your Last Name>

<Your Address>

<City>, <State> <Zip Code>

<Debt Collector's Name>

<Debt Collector's Address>

<City>, <State> <Zip Code>

RE: Wage garnishment – Head of Household Exemption Election

<County of Judgment>, <Case Number of Judgment>

Dear <Debt Collector's Name>:

I declare that I am a resident of the State of Missouri and I am the head of a household. In accordance with Revised Statutes of the State of Missouri §525.030, I am electing to exempt 90% of my wages from garnishment with the Head of Household Exemption available to me under the laws of the State of Missouri.

Sincerely,

<Your Name>

CC: <Employer>

<Sheriff serving garnishment>

<Court>

(NOTE: Make sure you keep a copy of the letter you send to the debt collector. Send the letter certified, return receipt requested. Send a copy to your employer, to the sheriff serving the garnishment on you and the court that issued the judgment. Keep a copy of your receipt. Keep a record of the date and time of all contacts made to and by all people involved with the collection of this debt.)