



**Garnishments and Debt Collection During the COVID-19 Crisis
(updated 4/23/2020)**

I can't pay my bills. I'm worried I am going to be sued. What should I do?

If you can't pay your credit card or other bills, your credit card company and other businesses and people that you owe money to can't sue in Virginia through at least May 17, 2020. Courts in Virginia are essentially shutdown through May 17th, unless there is an emergency. This means that there are no new debt collection lawsuits being heard right now.

As a general rule, you should pay your bills in this order: rent or house payments; outstanding utility bills; food and other basic necessities; car payments; and any other remaining debt.

What about garnishments? I have court judgments against me and I am worried my bank account or wages will be garnished.

The Virginia Supreme Court has ordered that no new garnishments should start through at least May 17, 2020.

If you have judgments against you, your creditors will probably request to garnish your bank account or wages as soon as the courts open. Creditors know that you may have unemployment benefits and CARES Act stimulus checks in your bank account soon. ***Don't leave your unemployment benefits or stimulus checks in your bank account if you have judgments as they can be garnished.***

If it is before May 17, 2020 and your wages are still being garnished, you should contact an attorney. It may be possible to stop the garnishment.

Courts may continue to be closed for cases that are not emergencies beyond May 17, 2020. Check with your local court and come back to this page regularly to see if the timelines have changed.

- Call Southwest Virginia Legal Aid Society at 1-888-201-2772.
- Visit: <https://www.swvalegalaid.org/debtcollection> for more information.
- Visit www.valegalaid.org for legal information for more information related to Consumer Law and Debt collection issues and to locate the legal aid office that serves your area in Virginia.

This is general legal information, not legal advice about a specific case. If you have questions or want advice about your individual case, please contact legal aid at the phone number listed above.