

**§3-305. No assignment of earnings**

1. A creditor may not take an assignment of earnings of the consumer for payment or as security for payment of a debt arising out of a consumer credit transaction. An assignment of earnings in violation of this section is unenforceable by the assignee of the earnings and revocable by the consumer. This section does not prohibit an employee from authorizing deductions from the employee's earnings if the authorization is revocable at will.

[RR 2025, c. 1, Pt. C, §22 (COR).]

2. A sale of unpaid earnings made in consideration of the payment of money to or for the account of the seller of the earnings is deemed to be a loan to the seller secured by an assignment of earnings.

[RR 2025, c. 1, Pt. C, §23 (COR).]

**SECTION HISTORY**

PL 1973, c. 762, §1 (NEW). RR 2025, c. 1, Pt. C, §§22, 23 (COR).

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