

## GENERAL INFORMATION

The process described in this information sheet applies when a judgment awarded on or after January 1, 2025, concerns consumer debt. The judgment can be awarded in a small claims case or another type of civil case. This information sheet tells the judgment creditor (the person or business that won the case and is owed money) how to ask for a debtor's examination in a case where the judgment concerns consumer debt. It also tells the judgment debtor (the person or business that owes the money) how they can respond to that request by providing written information instead of going to court.

**If the judgment is not for consumer debt or was not awarded on or after January 1, 2025, do not use the forms or procedures that are described in this information sheet.**

Go to  
for information on collecting and paying money  
judgments.

### 1 How can I tell if a judgment concerns consumer debt?

Consumer debt means debt for money, property, insurance, or services that are primarily for personal, family, or household purposes. Consumer debt **does not include** rental debt; judgments for unpaid wages, damages, or penalties owed to an employee; or debts incurred due to, or obtained by, tortious or fraudulent conduct.

Look at the judgment issued by the court to find out if it concerns consumer debt:

- 1 **Small Claims Cases:** If you received *Notice of Entry of Judgment* (form SC-130 or SC-200), the form will say the judgment includes an amount “concerning consumer debt (Code Civ. Proc., § 708.111).” Look at item 10 on form SC-130 or item 9 on form SC-200.
- 1 **Other Civil Cases:** If you received *Judgment* (form JUD-100), item 7 will say the judgment includes an amount “concerning consumer debt (Code Civ. Proc., § 708.111).” If the judgment was not issued on a Judicial Council form, you will need to figure out if the judgment includes an amount that concerns consumer debt.

### 2 What is a debtor's examination?

When the final court order at the end of a lawsuit (the judgment) orders one person or business to pay money to another person or business, sometimes the judgment creditor wants information to help them collect it (enforce the judgment). The judgment creditor can ask the court to order the judgment debtor to come to court and give information under oath about what they earn (income) or own (assets). This is called a “debtor’s examination.” This information can help the judgment creditor find out whether they can take the money they are owed from the judgment debtor’s income or assets.

### 3 How do I use this information sheet?

- 1 **Judgment Creditors:** If the court ordered the other party to pay you money, you are the **judgment creditor**. This information sheet explains how you can ask the court to order a debtor’s examination and respond if the judgment creditor gives their financial information in writing:
  - 1 Which form should I use to ask for a debtor’s examination? Read (4).
  - 1 How do I complete, file, and serve the form to ask for a debtor’s examination? Read (5) and (6).
  - 1 How do I respond to *Notice of Financial Statement—Consumer Debt* (form EJ-143)? Read (7)–(10).
- 1 **Judgment Debtors:** If the court ordered you to pay money to the other party, you are the **judgment debtor**. This information sheet describes how to respond to forms you receive from the judgment creditor:
  - 1 What do I do if I receive form EJ-141 or form SC-136? Read (12).
  - 1 How do I provide my financial information in writing? Read (13)–(17).
  - 1 What do I do if I receive *Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146)? Read (18).
  - 1 What do I do if I receive *Application and Order to Require Examination After Submission of Financial Statement* (form EJ-147)? Read (19).
  - 1 If you have a disability or need help to understand English, read page 8.



**INFORMATION FOR  
THE JUDGMENT CREDITOR**

This part of the information sheet is for the judgment creditor (the person or business who won the case and is owed money) in a case concerning consumer debt. It tells them how to ask for a debtor's examination.

**4 Which form should I use to ask for a debtor's examination in my case?**

If your case is **not** a small claims case and you want to ask the court to order a debtor's examination, complete *Application and Order to Appear for Examination—Consumer Debt* (form \_\_\_\_\_).

If your case is a **small claims case**, you can use either form EJ-141 or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form \_\_\_\_\_):

- ▮ Use form SC-136 if the judgment debtor has not sent you a completed *Judgment Debtor's Statement of Assets* (form SC-133) and you want the court to require them to do so. The judgment debtor must send you form SC-133 if they do not pay within 30 days after the court clerk mailed or handed them the *Notice of Entry of Judgment* (form SC-130 or SC-200). Form SC-136 requires the judgment debtor to personally appear in court with a completed form SC-133 and answer questions about their money and property.
- ▮ If you want the judgment debtor to come to court for a debtor's examination, and you do not wish to enforce your right to receive form SC-133, or you already received form SC-133, then use form EJ-141.

If the court has previously ordered the judgment debtor to appear for examination and you want to ask for another examination date, read item (11).

Use *Application and Order for Appearance and Examination* (form AT-138/EJ-125), and do **not** use form EJ-141 or SC-136, if:

- ▮ You want to ask for a debtor's examination and the judgment is **not** for consumer debt, **or**
- ▮ You want to ask for an examination of someone who is not the judgment debtor, even if the judgment is for consumer debt.

**5 How do I complete and file form EJ-141 or form SC-136?**

To complete *Application and Order to Appear for Examination—Consumer Debt* (form EJ-141) or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form SC-136), follow these steps:

- ▮ Fill out item 1 (the judgment debtor's name) on page 1 and all the items in the "Application for This Order" section on page 2 of the form.
- ▮ Contact the court clerk about setting a hearing date, time, and location. When setting the hearing date, make sure you will have enough time to serve the form, as explained in item (6). Enter the hearing date, time, and location you received from the clerk in the "Hearing Date" section on page 1.
- ▮ Sign and date the form.
- ▮ Make at least one copy of the completed form for your records. You will need to bring a copy with you to the hearing.

After you complete form EJ-141 or form SC-136, file the completed original form with the court. You must pay a filing fee unless you are eligible for a fee waiver.

**6 How do I serve form EJ-141 or form SC-136?**

Serve (give) a copy of completed form EJ-141 or SC-136 on the judgment debtor by following the steps below. The order for the judgment debtor to come to court for an examination cannot be enforced unless you complete all these steps:

- ▮ The form must be served at least **30 days** before the date of the examination.
- ▮ Have a copy of the form served on the judgment debtor in person by a sheriff, marshal, or registered process server. If you are using form EJ-141, the form can also be served by the person appointed in item 3 of that form.
- ▮ You must file the original proof of service with the court. Ask your court if they have a deadline for filing the proof of service. For more information about serving and proof of service, read \_\_\_\_\_.



If you want to ask the sheriff to serve your form, you can use *Request for Sheriff to Serve Court Papers* (form \_\_\_\_\_). If you were given a fee waiver in the case, the sheriff will serve the papers for you at no cost.

When serving form EJ-141 or form SC-136 on the judgment debtor, you must include blank copies of all the following forms:

- 1 *Information on Debtor's Examinations Regarding Consumer Debt* (form \_\_\_\_\_ / \_\_\_\_\_),
- 1 *Financial Statement—Consumer Debt* (form \_\_\_\_\_),
- 1 *Notice of Financial Statement—Consumer Debt* (form \_\_\_\_\_),
- 1 *Exemptions From the Enforcement of Judgments* (form \_\_\_\_\_), and
- 1 *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form \_\_\_\_\_).

### **7 What do I do if I receive Notice of Financial Statement—Consumer Debt (form EJ-143)?**

The judgment debtor does not have to appear at the scheduled debtor's examination if they respond to your request by filing *Notice of Financial Statement—Consumer Debt* (form EJ-143) with the court and serving you with a copy of that form and a completed *Financial Statement—Consumer Debt* (form EJ-144) no later than 15 days before the examination.

If the judgment debtor checked item 2 on *Notice of Financial Statement—Consumer Debt* (claiming that all of their money and property are exempt from enforcement of judgment), the court will cancel the scheduled debtor's examination. If after reading *Financial Statement—Consumer Debt* you still want to hold a debtor's examination, you can complete, serve, and file *Notice of Motion and Motion to Require Examination—Consumer Debt* (form \_\_\_\_\_).

### **8 How do I complete Notice of Motion and Motion to Require Examination—Consumer Debt (form EJ-146)?**

*Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146) asks the court to order the judgment debtor to come to court for an examination even though they provided *Financial Statement—Consumer Debt* (form EJ-144).

You will need to complete your *Notice of Motion and Motion to Require Examination—Consumer Debt* in time to file it with the court no more than **15 days** after the judgment debtor filed *Notice of Financial Statement—Consumer Debt* (form EJ-143).

To complete *Notice of Motion and Motion to Require Examination—Consumer Debt*, follow these steps:

- 1 Contact the clerk of the court about setting a hearing date, time, and place. When setting the hearing date, make sure you will have enough time to serve form EJ-146, as explained in item **9**.
- 1 Complete items 1–7 on *Notice of Motion and Motion to Require Examination—Consumer Debt*. In item 7, explain why you think an examination of the judgment debtor is needed even though they provided a financial statement.
- 1 If the judgment you are trying to enforce concerns debt secured by real property or personal property, complete items 8 and 9.
- 1 If you do not wish to appear at the hearing on your motion, check the box in item 10. If you do not appear, the court will decide based on your *Notice of Motion and Motion to Require Examination—Consumer Debt*, the judgment debtor's *Financial Statement—Consumer Debt*, and the arguments the judgment debtor makes at the hearing.
- 1 Sign and date the form. If you have an attorney, they must also sign and date the form.
- 1 Make a copy of the completed form to serve on the judgment debtor.
- 1 Make at least one copy of the completed form for your records. If you appear at the hearing, you will need to bring a copy of the completed form with you.



**9 How do I serve and file form EJ-146?**

After you complete *Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146), serve (give) a copy of the completed form on the judgment debtor by following these steps:

- 1 Someone who is not one of the people involved in the lawsuit must serve the papers on the judgment debtor.
- 1 *Notice of Motion and Motion to Require Examination—Consumer Debt* must be served at least **16 court days** before the hearing if it is personally served. If the notice is sent by fax, express mail, or other method of overnight delivery, the 16-court-day period is increased by 2 calendar days. If the notice is served by mail from and to an address within California, the 16-court-day period is increased by 5 calendar days. Electronic service may be allowed (consent is required before electronically serving the judgment debtor if they do not have an attorney) and extends the time for service by 2 court days. For more information on the time to serve the notice and electronic service, read Code of Civil Procedure sections \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ (available at \_\_\_\_\_).
- 1 Have the server fill out and sign a proof of service. Proof of service forms are available at \_\_\_\_\_.

In addition to serving form EJ-146, you must also file the completed original form by following these steps:

- 1 File the completed original *Notice of Motion and Motion to Require Examination—Consumer Debt* with your original signature. You must pay a filing fee unless you are eligible for a fee waiver.
- 1 Include a copy of the judgment debtor's completed *Financial Statement—Consumer Debt* (form EJ-144) with your filing.
- 1 File *Notice of Motion and Motion to Require Examination—Consumer Debt* and the copy of the judgment debtor's *Financial Statement—Consumer Debt* with the court no more than **15 days** after the judgment debtor filed *Notice of Financial Statement—Consumer Debt* (form EJ-143).
- 1 You must file the original proof of service with the court. Ask your court if they have a deadline for filing the proof of service.

If you go to the hearing on your motion for examination, bring a completed copy of form EJ-146 and a copy of the judgment debtor's *Financial Statement—Consumer Debt* (form EJ-144). You should also bring a copy of *Application and Order to Require Examination After Submission of Financial Statement—Consumer Debt* (form \_\_\_\_\_). Complete all of form EJ-147 except for the hearing date and time on page 1. If the court grants your motion for an examination, the judicial officer may want to sign form EJ-147 at the hearing to schedule the examination.

**10 What do I do after the hearing on my motion to require examination?**

If the court has heard your motion to require examination and ruled that the judgment debtor must appear for an examination, you must complete and file *Application and Order to Require Examination After Submission of Financial Statement—Consumer Debt* (form \_\_\_\_\_) to schedule the examination ordered by the court. There is no fee to file form EJ-147.

You must serve form EJ-147 on the judgment debtor at least **30 days** before the date of the hearing. You can serve form EJ-147 by mail. Electronic service may be allowed (consent is required before electronically serving the judgment debtor if they do not have an attorney; read Code of Civil Procedure section \_\_\_\_\_ for more information on electronic service). Personal service is not required.

**11 What if I want to ask for another examination of the judgment debtor?**

If the court ordered the judgment debtor to come to court for an examination after you filed *Application and Order to Appear for Examination—Consumer Debt* (form EJ-141) or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form SC-136) and then the examination is canceled for any reason, you cannot file another application to examine that judgment debtor until one year from the date you filed your previous application.

To ask for a second examination of the judgment debtor, use form EJ-141. Do not use form SC-136.



**INFORMATION FOR  
THE JUDGMENT DEBTOR**

This part of the information sheet is for the judgment debtor (the person or business who lost the case and owes money) in a case concerning consumer debt. It tells them how they can respond to an order to appear in court to answer questions about money they earn and property they own.

**12 What do I do if I receive form EJ-141 or form SC-136?**

If you receive *Application and Order to Appear for Examination—Consumer Debt* (form EJ-141) or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form SC-136), you must either appear in court for the examination at the time and place listed in item 2 on that form **or** provide your financial information in writing (see steps below) to the judgment creditor. You do not have to appear in court for the examination if you provide your financial information in writing to the judgment creditor and file a notice with the court no later than 15 days before the examination.

If you do not appear in court for the examination or provide your financial information in writing, the court may make you pay the judgment creditor's reasonable attorney's fees and costs.

**13 How do I provide my financial information in writing?**

To provide your financial information in writing to the judgment creditor, follow these steps:

- 1 Complete and serve *Financial Statement—Consumer Debt* (form ) as explained in 14 and 15. A copy of this form should have been included with the form EJ-141 or form SC-136 you received from the judgment creditor.
- 1 Complete, serve, and file *Notice of Financial Statement—Consumer Debt* (form ) and the proof of service for form EJ-144, as explained in 16. A copy of form EJ-143 should have been included with the form EJ-141 or form SC-136 you received from the judgment creditor.

You can get also get copies of forms EJ-143 and EJ-144 from or the self-help center at your local court.

**14 How do I complete *Financial Statement—Consumer Debt* (form EJ-144)?**

To complete *Financial Statement—Consumer Debt* (form EJ-144), follow these steps:

- 1 Read the entire form to see the information it asks for.
- 1 Do not include bank account numbers or other account numbers on the form.
- 1 To fill out items 1 and 2, decide if any of your income or assets are exempt (cannot be collected by a judgment creditor). (Read 15, “How do I figure out if my income or assets are exempt?”)
- 1 Fill out the other items on the form. If you checked the box in item 2 (indicating that some or all of your money or property is exempt because it is needed to support you, your spouse, or persons who depend on you and your spouse for support), you will need to provide information about your spouse or dependents in some items on the form. The instructions for each item will tell you if you need to do so.
- 1 Sign and date the form.
- 1 If you checked the box in item 2, your spouse must also sign and date the form, unless you and your spouse live separate and apart.
- 1 Make at least one copy of the completed form to keep for your records. You will need to bring a completed copy of the form with you if you are ordered to appear in court. (Read item 17, “What happens after I provide my financial information in writing?”)

After you complete form EJ-144, you must serve (give) the original signed form EJ-144 on the judgment creditor **no later than 15 days** before the examination (the date and time listed in item 2 on the form EJ-141 or form SC-136 you received from the judgment creditor).

**Do not file form EJ-144 with the court.**

Before serving form EJ-144, read item 16, “How do I complete *Notice of Financial Statement—Consumer Debt* (form EJ-143).” The instructions for serving form EJ-144 are the same as for serving form EJ-143, and you can serve forms EJ-143 and EJ-144 at the same time.



**15 How do I figure out if my income or assets are exempt?**

Some types of money you earn (income) and money and property you own (assets) are exempt, meaning they cannot be collected by a judgment creditor.

To figure out if any of your money or property is exempt, read *Exemptions From the Enforcement of Judgments* (form ). A copy of this form should be included with the form EJ-141 or form SC-136 you received from the judgment creditor. You can also get a copy of this form from or from the self-help center at your local court.

Form EJ-155 lists different kinds of money and property that are exempt. You will need to look for each type of money and property you have in the list. Not all types of money and property are exempt, so some of the money or property you have might not be listed on form EJ-155.

If any of your money or property is listed on form EJ-155, you will need to figure out how much of it is exempt. For some types of money and property, only a specific dollar amount is exempt. For other types, the entire amount or value is exempt. And for other types, the exempt amount depends on your situation.

To figure out the exempt amount of each type of money and property you have, read *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form EJ-156). A copy of this form should be included with the form EJ-141 or form SC-136 you received from the judgment creditor. You can also get a copy of this form from or from the self-help center at your local court.

Form EJ-156 lists the exempt amounts for some types of money and property. If the money or property you have is not listed on form EJ-156, then you will need to read the specific law (the code and section number) listed for that type of money or property on form EJ-155. For example, form EJ-155 lists Code of Civil Procedure (CCP) section 704.070 as the code and section number for “cash.”

You can get a copy of the California laws listed on form EJ-155 at . The sections of the United States Code that provide exemptions (shown as “USC” on form EJ-155) can be found at

Some types of money and property are exempt if they are needed to support the basic needs of you and your family. The law for these types will say they are “exempt to the extent necessary for the support of the judgment debtor and the spouse and dependents of the judgment debtor.” Under those laws, the exempt amount is the amount needed to support your basic needs and the basic needs of your spouse or anyone who depends on you or your spouse for support.

After you have figured out if any of your money or property is exempt, complete items 1 and 2 on the *Financial Statement—Consumer Debt* (form EJ-144):

- 1 If none of your money or property is exempt, check box 1a.
- 1 If all of your money or property is exempt, check box 1b.
- 1 If some, but not all, of your money or property is exempt, check box 1c.
- 1 If any of your money or property is exempt because it is needed to support the basic needs of you and your family, check the box in item 2.

**16 How do I complete Notice of Financial Statement—Consumer Debt (form EJ-143)?**

Do not fill out *Notice of Financial Statement—Consumer Debt* (form EJ-143) until after you complete *Financial Statement—Consumer Debt* (form EJ-144).

To complete *Notice of Financial Statement—Consumer Debt*, follow these steps:

- 1 Enter the name and address of the judgment creditor. You can use the address the judgment creditor provided on form EJ-141 or form SC-136.
- 1 In item 1, enter the date, time, and location of the examination scheduled by the court. This is the information listed in item 2 on the form EJ-141 or SC-136 that you received from the judgment creditor.



- 1 Check the box in item 2 if you also checked box 1b on your *Financial Statement—Consumer Debt* (form EJ-144), which says that all of your income and assets are exempt.
- 1 Make a copy of the completed form to serve on (give to) the judgment creditor.
- 1 Make at least one copy of the completed form for your records. You will need to bring a completed copy of the form with you if you are ordered to appear in court. (Read 17, “What happens after I provide my financial information in writing?”)
- 1 Serve (give) a copy of the completed *Notice of Financial Statement—Consumer Debt* (form EJ-143) on the judgment creditor. Form EJ-143 can be served by mail. Electronic service may be allowed (consent is required before electronically serving the judgment debtor if they do not have an attorney; read Code of Civil Procedure section \_\_\_\_\_ for more information on electronic service). You can serve form EJ-143 at the same time as form EJ-144.
- 1 Someone who is not one of the people involved in the lawsuit must serve the papers if they are served personally or by mail. Have the server fill out and sign a proof of service. Proof of service forms are available at \_\_\_\_\_.
- 1 File completed form EJ-143 with the court. You must file the completed original form EJ-143 with your original signature. When you file EJ-143, you must also file the completed original proof of service for form EJ-144. If you file forms EJ-143 and EJ-144 at the same time, you can use the same proof of service for both.
- 1 If you have a separate proof of service for form EJ-143, you must file that proof of service with the court. Ask your court if there is a filing deadline.

You must file form EJ-143 and the proof of service for form EJ-144 **no later than 15 days** before the date of the examination (shown in item 2 of the form EJ-141 or form SC-136 you received from the judgment creditor).

If you do not file form EJ-143 and the proof of service for form EJ-144 by this deadline, you must attend the examination at the time and place listed in item 2 on *Application and Order to Appear for Examination—Consumer Debt* (form EJ-141) or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form SC-136).

### 17 What happens after I provide my financial information in writing?

If you served and filed *Notice of Financial Statement—Consumer Debt* (form EJ-143) and a proof of service for *Financial Statement—Consumer Debt* (form EJ-144) no later than 15 days before the date of the examination, you do not have to appear for the examination at the time and place listed in item 2 on *Application and Order to Appear for Examination—Consumer Debt* (form EJ-141) or *Application and Order to Produce Financial Statement or Appear for Examination—Consumer Debt* (form SC-136).

If you checked item 2 on form EJ-143, the court will cancel the examination. If the court cancels the examination, the judgment creditor can object by filing *Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146).

### 18 What do I do if I receive *Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146)?

*Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146) asks the court to order you to come to court for an examination even though you have provided your financial information in writing. On that form, the judgment creditor will explain why they think an examination is needed.

The court will hold a hearing at the date and time listed in item 2 on form EJ-146 to decide if an examination is needed. You must appear at the hearing.

The hearing is your opportunity to explain why you think the information on your *Financial Statement—Consumer Debt* (form EJ-144) is enough and why the judgment creditor does not need to ask you questions at an examination. Take a copy of your completed *Notice of Financial Statement—Consumer Debt* (form EJ-143) and *Financial Statement—Consumer Debt* (form EJ-144) with you to the hearing.



**19 What do I do if I receive *Application and Order to Require Examination After Submission of Financial Statement—Consumer Debt* (form EJ-147)?**

If the court decides that an examination is needed after hearing the judgment creditor's *Notice of Motion and Motion to Require Examination—Consumer Debt* (form EJ-146), you will receive *Application and Order to Require Examination After Submission of Financial Statement—Consumer Debt* (form EJ-147) from the judgment creditor. Form EJ-147 schedules your examination, which is when you appear in court to provide information about your money and property. You must appear on the date and time listed in item 2 on form EJ-147.

At court on the day of the examination, the court will call the case. You will be administered an oath as if you were testifying in court. Then, typically, the court will tell you and the judgment creditor where you can meet privately to conduct the examination. The judgment creditor will ask you questions about your money and property.

If you do not appear at the time and place listed in item 2 on form EJ-147, the court may make you pay the judgment creditor's attorney's fees and costs.

**OTHER INFORMATION**

This part of the information sheet is for the judgment creditor and the judgment debtor.

**20 What if I need help to understand English?**

When you file your papers, ask the clerk if a court interpreter is available. You can also use *Request for Interpreter* (form ) or a local court form or website to request an interpreter. For more information about court interpreters, go to

**21 What if I have a disability?**

If you have a disability and need accommodation while you are at court, you can use *Disability Accommodation Request* (form ) to make your request. You can also ask the ADA Coordinator in your court for help. For more information, see *How to Request a Disability Accommodation for Court* (form ).