

Imagine it's payday at work, and when you open your pay envelope, you see the following notice with your paycheck:

**MONEY DEDUCTED FROM YOUR WAGES TO PAY
CREDITORS**

When you buy goods on credit. The store will sometimes ask you to sign a Wage Assignment form allowing it to deduct money from your wages if you do not pay your bill. When you buy on credit. You sign a contract agreeing to pay a certain amount each week or month until you have paid all you owe. The Wage Assignment Form is separate. It must contain the name of your present employer, your social security number, the amount of money loaned, the rate of interest, the date when payments are due, and your signature. The words "Wage Assignment" must be printed at the top of the form and also near the line for your signature. Even if you have signed a Wage Assignment agreement, Roysner will not withhold part of your wages unless all of the following conditions are met: you have to be more than forty days late in payment to what you owe, Roysner has to receive a correct statement of the amount you are in default and a copy of the Wage Assignment form, and you and Roysner must receive a notice from the creditor at least twenty days in advance stating that the creditor plans to make a demand on your wages. This twenty-day notice gives you a chance to correct the problems yourself. If these conditions are all met, Roysner must withhold 15% of each paycheck until your bill is paid and give this money to your creditor. If you think you are not late or that you do not owe the amount stated, you can argue against it by filing a legal document called a defense. Once you file a defense, Roysner will not withhold any money from you. However. Be sure you are right before you file a defense. If you are wrong. You have to pay not only what you owe but also all legal costs for both yourself and the creditor. If you are right. The creditor has to pay all these costs.

This poorly written document is confusing and hard to read. It was NOT designed with the reader in mind.

Its author may have saved some time initially by getting the information out quickly, but in the long run, s/he is actually quite foolish.

Guess who is probably going to have to handle the forms when they come back from the employees? And would it surprise us if most of the forms were filled out incorrectly or full of blanks where information should be?

Sample (improved design)

Now look at the same information, but this time, in a form designed with the audience in mind.

Would you be able to understand what management wants you to do the first time you read the notice?

Money Deducted from Your Wages to Pay Creditors

When you buy goods on credit, the store will sometimes ask you to sign a Wage Assignment form allowing it to deduct money from your wages if you do not pay your bill.

Have You Signed a Wage Assignment Form?

When you buy on credit, you sign a contract agreeing to pay a certain amount each week or month until you have paid all you owe. The Wage Assignment Form is separate. It must contain:

- The name of your present employer,
- Your social security number,
- The amount to money loaned,
- The rate of interest,
- The date when payments are due, and
- Your signature.

The words "Wage Assignment" must be printed at the top of the form and also near the line for your signature.

When Would Money Be Deducted from Your Wages to Pay a Creditor?

Even if you have signed a Wage Assignment agreement, Roysner will not withhold part of your wages unless all of the following conditions are met:

1. You have to be more than forty days late in payment of what you owe,
2. Roysner has to receive a correct statement of the amount you are in default and a copy of the Wage Assignment form; and
3. You and Roysner must receive a notice form the creditor at least twenty days in advance stating that the creditor plans to make a demand on your wages. This twenty-day notice gives you a chance to correct the problem yourself.

At a glance your eyes can tell:

- That the document consists at least two major sections.
- That the bold face headings quickly let readers know the topic of each paragraph
- That the blank space organizes the paragraphs and provides a brief rest for the eyes.
- That numbered and bulleted lists will make it easy for employees to check off all the details they're supposed to include on the form.

Effective business documents do not happen by accident. They are **designed, planned and created with the audience in mind.**

You know you have a successful document when your readers act upon it correctly the very first time they read it.