

■ WAGE PAYMENT LAWS

TERMS:

Method of Payment — Workers must receive their wages in legal U.S. money, whether (1) in cash, (2) by check, (3) by direct deposit or electronic transfer, in either case to a bank of the worker's choosing, or (4) by payroll credit card. The worker may choose among the methods of pay the employer makes available. In general, the employer, not the worker, is responsible for any costs associated with the use of checks or electronic methods of payment.

Frequency of Payment — The wages of laborers of any kind must be paid no less often than every 15 days.

Final Wages — When a worker quits or is dismissed, the employer must pay the worker's earnings no later than the next regular payday.

Deductions — With few exceptions, it is unlawful for an employer to deduct or retain any part of a laborer's wages other than those amounts authorized by the worker for (1) payment of premiums to certain retirement or hospital service plans, (2) purchase of savings bonds, (3) payment of union dues, (4) repayment of loans advanced by the employer or made by certain institutions, (5) payment of the cost of meals, or repayment of advances for meals, consumed on the job by a worker in the agricultural phase of the sugarcane industry, (6) payment of premiums for certain types of insurance, or (7) charitable contributions.

Restrictions on How to Spend Wages — Employers are forbidden from imposing any restrictions or requirements on how or where their workers spend their earnings. An employer is prohibited from dismissing a worker because the worker spent his or her wages in a certain place or in a certain way.

ENFORCEMENT: *Bureau of Labor Standards, Puerto Rico Department of Labor and Human Resources, Hato Rey, Puerto Rico 00918 (787-754-2100).* A worker who has not been paid in accordance with these provisions may file a complaint with the Department.

The wage payment laws also give workers the right to sue an employer in civil court to collect unpaid wages, using a private attorney or a public legal services program. A suit may not be instituted later than one year after the worker terminates employment with the employer involved.