

Constable Math

Jevonne  
Pollard  
Jefferson  
County,  
Precinct 1

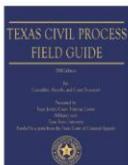
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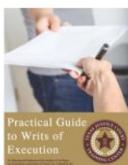
# Resources



## Civil Process Field Guide

**Revised October 2023.** This guide is an indisposable in-the-field resource for constables and deputies, covering information on citations, writs, and other process.

[Click here to download a copy.](#)



## Practical Guide to Writs of Execution

**Revised December 2025.** This guide explains how a constable works a writ of execution from start to finish, including some common pitfalls and tricky issues that might arise.

[Download a copy.](#)

JCTC is in the process of revising the Civil Process Field Guide

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## The OCA Prints Historical Interest Rate Summaries

- <https://occc.texas.gov/publications/interest-rates/historical-interest-rate-summaries/>

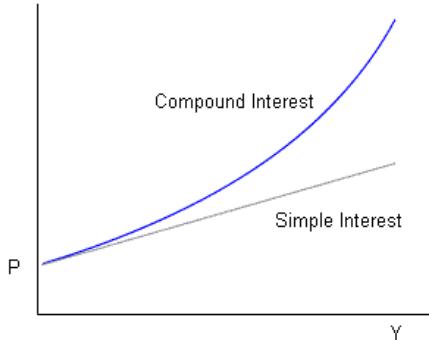
A screenshot of the "HISTORICAL INTEREST RATE SUMMARIES" page. The page has a header with "HISTORICAL INTEREST RATE SUMMARIES" and a navigation bar with "HOME > PUBLICATIONS > INTEREST RATES > HISTORICAL INTEREST RATE SUMMARIES". Below the header is a section titled "HISTORICAL RATES" with a list of links:

- Monthly Ceilings
- Quarterly Ceilings
- Annualized Ceilings
- Rate Bracket Adjustments
- Retail Credit Cards Annual Rate Ceilings
- Postjudgment Interest Rate Ceilings
- Retail Credit Card Quarterly Rate Ceilings
- Lender Credit Card Quarterly Rate Ceilings

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## What is the difference between simple and compound interest?



- Simple interest calculates interest based solely on the original amount of principal.
- Compound interest calculates interest on the principal and any accumulated interest.

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## An example of SIMPLE interest

The amount of interest earned remains the same every year.

Year	Principal	Interest at 10%	New Total
1	10,000	1,000	11,000
2	10,000	1,000	12,000
3	10,000	1,000	13,000
4	10,000	1,000	14,000
5	10,000	1,000	15,000

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An example of

## COMPOUND interest

The amount of interest earned increases every year.

Year	Principal	Interest at 10%	New Total
1	10,000	1,000	11,000
2	11,000	1,100	12,100
3	12,100	1,210	13,310
4	13,310	1,331	14,641
5	14,641	1,464.10	16,105.10

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## Poll #1

How is prejudgment interest calculated?

- A. Simple interest
- B. Compound interest

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## Poll #2

How is postjudgment interest calculated?

- A.Simple interest
- B.Compound interest

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## Poll #3

If compounded how often is interest compounded?

- A.Daily
- B.Monthly
- C.Yearly

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## *Paul v. David*

The writ is for a judgment in the case Paul v. David.

The judgment, which was rendered 3/1/24, was for \$100k, including costs.

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## Is the judgment wrong?

- Sometimes the judgment will award court costs generally without listing a dollar amount. Sometimes the judgment will outline the costs of court up to the point of the judgment. This second option does not prevent the plaintiff from recovering post judgment court costs even though that amount is higher than what is stated in the judgment.

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Here's the formula for prejudgment interest

P = principal (judgment amount)

R = interest rate

T = Time (number of days from accrual to judgment)

Simple Interest =  $P \times [R/365] \times T$

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## Prejudgment Interest

The judgment and the writ indicate that Paul was awarded prejudgment interest from 2/1/22 to 3/1/24, the date of the judgment.

What's the interest rate on this amount?

How much prejudgment interest is there?

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## Here is my math

- In this case, 8.5% of \$100,000.00 is \$8,500/per year.
- So, Paul's prejudgment interest for 2/2/22 to 2/1/23 was \$8,500.00
- Paul's prejudgment interest for 2/2/23 to 2/1/24 was \$8,500.00.
- There were 29 days in February 2024 (leap year).  $8,500.00/366 = \$23.22/\text{day}$ . So, Paul's prejudgment interest for 28 days in February plus one day in March was \$673.38.
- The total amount of interest  $(8,500 + 8,500 + 673.38) = \$15,673.38$

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## Poll # 4

Does the amount of prejudgment interest earn postjudgment interest?

A.Yes

B.No

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$$P^1 = P(1+r/n)^t$$

- $P^1$  = the new principal amount (original judgment amount plus interest)
- $P$  = the principal amount (judgment amount)
- $r$  = the interest rate
- $n$  = the compounding frequency (for post-judgment interest always 1 year)
- $t$  = the overall length of time the interest is applied (in years)

$$P^1 = (\text{judgment amount}) \times [1 + (\text{interest rate}/1)]^{(1)(\text{number of years})}$$

Because post-judgment interest is always compounded annually,  $n$  will always be 1. This means the formula will effectively be  $P^1 = P(1+r)^t$

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## Calculating postjudgment interest

On November 1, 2025, the court issued a writ of execution to be executed within 60 days. What is the total amount due if the writ is executed on the 60th day?

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## What do you do if the judgment creditor has made a partial payment?

- The declining principal formula must be applied. This means that the payment would go first to all interest that had accrued, with any remainder being applied to the principal.

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## Another math problem

Here, David, the judgment debtor, paid \$100,000.00 on October 15, 2025. How much is owed on December 31, 2025?

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## Discussion question #1

You receive a writ for a certain amount. The plaintiff's attorney informs you that he calculated a larger amount. The defendant informs you that he has paid a portion of the judgment and believes the amount should be lower. What do we do here?

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## Discussion question #2

- Defendant has non-exempt property, the value of which appears to be so low that it would cost more to levy on it than you could ever hope to get for it at auction. However, writs typically just command that we take we take their non-exempt property and sell it to "satisfy" the judgement.
- Question: Do I have any discretion in declining to levy on non-exempt property when it is apparent that doing so is likely going to be a net loss? It seems to me that doing so kind of goes against the "in satisfaction of said judgment" part of the writ.

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