

Child SupportIn the Community



Save the Date: Pay It Off Returns in 2025

March 3-14: Reduce Child Support Debt Owed to the NYC Department of Social Services

Mark your calendars: from March 3 through March 14, 2025, noncustodial parents can double the value of payments of \$500 or more made toward child support debt permanently owed to the New York City Department of Social Services (NYC DSS).

Called Pay It Off, this popular time-limited debt-reduction program has helped more than 4,500 noncustodial parents since it began in 2013. Participating noncustodial parents received an average reduction of \$4,800 per case.

As always, the amount of debt reduced cannot exceed the amount owed.

Pay \$500 or More to Receive a Matching Reduction in NYC DSS Debt

Pay It Off differs from our other <u>debt-reduction programs</u> by matching payments of \$500 or more during the program period.

How does that work? Imagine a noncustodial parent who has \$3,000 in debt owed to the NYC DSS.

If that parent made a qualifying payment of \$1,000 between March 3 and March 14, 2025, OCSS would match their payment with a \$1,000 administrative reduction.

Combined, their payment and our match would take their debt from \$3,000 to \$1,000—after only one payment!

A Benefit for Paying the Principal on NYC DSS Court Ordered Debt: Eliminating Interest

Noncustodial parents who pay off the principal on their money judgment owed to NYC DSS using Pay It Off will also have their interest eliminated. For people with debt from old money judgments, this reduction could be very large.

Consider a hypothetical noncustodial parent who owes a total of \$15,000 to the NYC DSS. Only a third of that parent's total debt (\$5,000) is principal and the rest (\$10,000) is interest from a money judgment.

If that parent paid \$5,000 during Pay It Off, they would eliminate the principal. Then OCSS would not just match that



PAY IT OFF

March 3rd - March 14th, 2025

How much debt can we erase for you? Take action now to find out!

Reduce child support debt owed to the Department of Social Services

Learn more at: nyc.gov/payitoff



amount with another \$5,000—we would also remove all the interest owed on their money judgment.

So that \$5,000 payment would pay off all \$15,000 of NYC DSS debt!

Four Steps Pay It Off

- 1. **Sign an agreement**. People whose payments could be applied to multiple cases need to sign an agreement for each case. Learn how to get an agreement by reading the 2025 Pay It Off flyer. It's available in 15 languages.
- 2. Make a Payment. There are lots of ways to pay!
 - o Call 929-252-5201 to pay with a credit or debit card
 - Use the <u>NYC ACCESS HRA Child Support Mobile App</u> to make payments with a credit or debit card, PayPal, or Venmo
 - Visit our Customer Service Walk-In Center at <u>151</u>
 <u>West Broadway in Manhattan</u> to pay in person using check, money order, or credit or debit card
 - Mail a check or money order along with the signed Pay It Off agreement to OCSS—Pay It Off, PO Box 830, Canal Street Station, New York, NY 10013. Make the check or money order payable to the NYS Child Support Processing Center and write the case number and "Pay It Off" on it
- 3. Get your qualified payment matched
- 4. **Lower your debt even** more by signing up for the Arrears Credit Program

Payments must be received no later than March 14, 2025.

Get More Information about Pay It Off

Visit <u>nyc.gov/payitoff</u> for more details or watch our overview video on YouTube.