

# Child Support In the Community



### Pay It Off 2024: March 1–15

Reducing Child Support Debt to the New York City Department of Social Services Twice as Fast

From March 1 through March 15, OCSS will once again be offering its popular time-limited debt-reduction program Pay It Off.

As in the past, this year's Pay It Off doubles the value of payments over \$500 by reducing DSS debt permanently owed to the New York City Department of Social Services (NYC DSS).

Earlier versions of Pay It Off have already helped more than 4,000 noncustodial parents, leading to a total of \$19 million in debt reduction. Pay It Off participants have received an average reduction of \$4,822 per case in child support debt owed to the NYC DSS.

### **Matching Payments**

The key to the program is the matching of payments over \$500 during the program period.

For example, a noncustodial parent who makes a qualifying payment of \$750 between March 1 and March 15 would have their payment matched by a \$750 administrative reduction in their debt owed to NYC DSS. The payment and our administrative match would bring the total amount of NYC DSS debt reduced to \$1,500.

The amount of debt reduced cannot exceed the amount owed.

## 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—giving them significant additional savings.

How does this work? If a payment of \$5,000 eliminates the principal owed to NYC DSS on a money judgment, any interest owed on that judgment would be removed. For example, if the interest were \$10,000, reducing the total DSS debt reduced would be \$15,000.

In cases where interest has built up over many years, the savings from this part of Pay It Off could be substantial.



#### Four Ways to Make a Payment

- 1. Call 929-252-5201 to pay with a credit or debit card
- 2. Use the NYC ACCESS HRA Child Support Mobile App. Download from the <u>Apple App Store</u> or <u>Google Play</u> or go to <u>nyc.gov/childsupportmobile</u>
- 3. Mailing 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. Participants should write their case number and "Pay It Off" on the check or money order and make them payable to the NYS Child Support Processing Center
- 4. **Visiting** our Customer Service Walk-In Center at <u>151</u> West Broadway in Manhattan to pay in person using check, money order, or credit or debit card

### **Important Details about Pay It Off**

As with any government program, Pay It Off operates within certain important parameters:

- Participants must sign a Pay It Off agreement.
   People whose payments could be applied to multiple cases need to sign an agreement for each case.
- The child support debt must be permanently owed to the New York City Department of Social Services.
- Payments must be received no later than March 15, 2024 to receive the credit.

Visit nyc.gov/payitoff for more information.



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Want to establish a parenting agreement? Visit the <u>section</u> on parenting agreements on our website.

