

# Payer's Guide to Child Support

## How Your Child Support Case Worker Can Help

Your child support case worker can:

- Answer questions about your case but cannot give you legal advice.
- Help you navigate and understand the child support process.
- Refer you to helpful employment and other resources and services.
- Guide you in setting up your own Child Support Online Services (CSOS) account. More information about CSOS can be found below.
- Respond to safety concerns you may have about your child support case.
- Take steps to protect your personal information, such as your address, telephone number, and employer to ensure confidentiality as you move through the child support process.
- Explain how and when your child support order can be reviewed for a change.
- Answer your employer's questions about income withholding.
- Offer payment plans if you get behind in child support payments.
- Provide interpreters and translation of child support information at no cost.

## Report Changes to Your Child Support Case Worker

State law requires you to report the following changes to your child support case worker within 10 days of the change:

- A new residence or mailing address
- A new phone number
- A new job
- The loss of a job
- Getting laid off or called to active duty



**Job Loss:** If your job loss is for an extended period, contact your child support case worker and ask about a review of your child support order. The child support worker/agency cannot change your order. A change to an order may require going to court. For more information, please refer to the Job Loss and Child Support page on the Wisconsin Department of Children and Families website at: <https://dcf.wisconsin.gov/cs/review/job-loss>

## Your PIN

Your KIDS PIN is your personal identification number (*KIDS is the name of Wisconsin's child support system*). You need your PIN when mailing payments with a payment coupon, paying online, or accessing CSOS. Your KIDS PIN is on your Monthly Statement of Account and most notices sent by your child support agency. You may contact your child support case worker to obtain your PIN.



Child Support Online Services is a smartphone-friendly secure website which allows you to easily report changes and view your case and account history. Through CSOS, you can:

- Update your primary or mailing address
- Update your phone number
- See payments made this year and last year
- View payment and balance information
- Print payment coupons
- See scheduled appointments and hearings
- See case management activities
- View recent court activity



To access CSOS, visit <https://csos.wisconsin.gov/login>

## Wisconsin Support Collections Trust Fund (WI SCTF)

The Wisconsin Support Collections Trust Fund (WI SCTF), often referred to as the Trust Fund, is the payment processing center in Wisconsin. You can make payments electronically or by mail. The Trust Fund processes payments and credits them to your child support account. Each payment is posted to the child support system overnight and can be seen on CSOS the next business day. It generally takes another two business days for the money to get to families. Child support payers **will not** be given credit for payments made directly to the other parent.



## How to Make Your Child Support Payments

There are two child support payment options:

1. **Withholding or garnishment through employer** - For payers who work for a company, government agency, etc. and receive a paycheck. More information about income withholding can be found in the next section.
2. **Self-payments** - For payers who are self-employed or are an independent contractor, freelancer, or sole proprietor or payers whose employer has not yet started income withholding.



**Never send cash in the mail.**

**Check to see if your child support agency accepts cash at their office or some other location.**

- **By Phone**  
KIDS Information Line: 1-800-991-5530 or TDD 1-877-209-5209  
refer to <https://dcf.wisconsin.gov/cs/ncp/pay/ways-to-pay>

- **Online Options (fees apply):**
  - Credit/debit card: refer to <https://dcf.wisconsin.gov/cs/ncp/pay/ways-to-pay>
  - Money transfer from your checking or savings account using <https://www.expertpay.com>
  - MoneyGram: visit <https://www.moneygram.com> to find a location near you.
- **By Mail**
  - Send your money order, personal check, or cashier's check with the proper payment coupon to the **Wisconsin Support Collections Trust Fund Box 74200, Milwaukee WI 53274-0200**. Refer to the Payment Coupons section below to determine which payment coupon to send with your payment.

Make payment payable to WI SCTF	Address the envelope to:
<div data-bbox="293 520 704 709"> <p>PAY TO THE ORDER OF <b>WI SCTF</b> \$ _____</p> <p>MEMO _____</p> <p>#1234567890# C7890=5573C</p> </div> <div data-bbox="293 720 704 888"> <p><b>Sample Payment Coupon</b></p> <p>Your Name _____</p> <p>Your Social Security Number/ Individual Tax Identification Number _____</p> <p>OR</p> <p>Your KIDS PIN _____</p> <p>Amount Enclosed \$ _____</p> </div>	<div data-bbox="743 569 1187 825"> <p>Your Name Your Address Your City State Zip Code</p> <p><b>WI SCTF Box 74200 Milwaukee WI 53274-0200</b></p> </div>



**For more information or payment options, visit the Department of Children and Families website at <https://dcf.wisconsin.gov/cs/ncp/pay/ways-to-pay> or contact your child support case worker.**

## Payment Coupons

It is important to use the correct coupon when mailing child support payments. The payment coupon is *not* a *discount coupon*. The information on the payment coupon allows the Trust Fund to link your payment to your account *and* tells the Trust Fund how to apply your payment (for example, to child support or to R&D fees). Using the wrong coupon may result in your payment being applied to the wrong balance.

You can get payment coupons from the following sources:

- Print from your CSOS account
- Print from the Wisconsin Department of Children and Families website: <https://dcf.wisconsin.gov/files/cs/pay/ncp/coupon-N.pdf>
- Your Monthly Statement of Account
- Contact your child support case worker

## Types of Payment Coupons

- **Payment Coupon N: Send payment Coupon N along with your payment to the Trust Fund if you are:**
  - self-employed
  - unemployed
  - just starting a new job and your employer has not begun withholding(s)
  - your employer fails to withhold your child support payment(s)
  - you wish to pay towards past-due support

- **R&D Payment Coupon:** Use to pay your Receipt & Disbursement (R&D) fee. You must send this payment coupon with your payment. More information about the R&D fee can be found below.



Do not use any of the coupons above if you are making a payment to release a child support lien. Contact your local child support agency for instructions. <https://dcf.wisconsin.gov/cs/agencylist>

### Designating Payments

To make a payment on a **specific court case**, you must check the box indicating you want to designate the payment and write the court case number in the “Designated Court Case” line.

Payment coupons can look very different and the one shown is meant as an example.

Write in the court case number and **Check** the box

**PAYMENT COUPON**

**KIDS PIN** (Your KIDS PIN \*)  
must  
**Payer Name** (Your Name)

**Designated Court Case?**  
To apply your payment to a certain court case, you check the box and write in the court case number.

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**Change of Address?**   
Check this box and write your new address on the back of this coupon.

**Enter Amount Enclosed:**

**Mail coupon along with check or money order to:**  
Include your KIDS PIN on check or money order.  
Do not send cash or correspondence

WI SCTF  
 Box 74200  
 Milwaukee, WI 53274-0200



### Who can answer my questions about payment coupons?

If you have a question about your payment coupons, please call the Trust Fund toll free at: 800-991-5530 or 877-209-5209 TDD to access the automated system. Customer service is available Monday through Friday from 8 a.m. – 5 p.m. Central Time.

## Income Withholding - General Information

Income withholding is **mandatory**. You must report your employment to your child support case worker within **10 days**, and the child support agency will send an income withholding notice to your employer.

Your employer receives an income withholding notice for each of your child support orders, withholds support from your paycheck, and sends the money to the Wisconsin Support Collections Trust Fund for processing. Employers may charge up to \$3 for each withholding sent to the Trust Fund to cover their processing costs.

Child support may also be withheld from unemployment payments, worker’s compensation checks, pension payments, and Social Security Disability Insurance (SSDI) benefits.



**Until your employer starts withholding from your wages, you are responsible for sending the payment(s) with the appropriate payment coupon to the Trust Fund. See Payment Coupon section above.**

## Income Withholding – Withholding Limits



The Federal Consumer Credit Protection Act (CCPA) limits the total amount your employer may withhold from your paycheck each pay period. The withholding notice sent to your employer lists these limits. The CCPA limits are between 50% and 65% of your disposable income. **“Disposable income” is your earnings that remain after subtracting federal, state, and local taxes and Social Security taxes.** If your employer cannot withhold the total support amount due, you still owe the amount that is not withheld. You may ask your employer to withhold all the support that is due, even if it is more than these limits.

### Examples of Withholding Limits

Your income withholding order amount for pay period	Your disposable income for pay period if paid every two weeks (26 times per year)	Amount your employer can withhold based on CCPA limit for pay period
\$138 biweekly	\$200 biweekly	50% = \$100 55% = \$110 60% = \$120 65% = \$130

In the above example, the employer should withhold based on the CCPA percentage rather than the full income withholding order amount. Your specific CCPA percentage is set by your child support agency and included on the income withholding notice sent to your employer.



#### **I work two jobs. Will both employers withhold child support?**

One or both of your employers may withhold support. The total amount withheld during a month should equal the amount stated on your income withholding notice. To verify your income withholding amounts, refer to the income withholding notice your employer gave you. If you did not receive a copy of the withholding notice, you may request a copy from your child support agency. The federal CCPA limits still apply. See the information above for details on these limits.



#### **If you believe there are errors in your income withholding**

1. Speak with your employer
2. Check your CSOS account
3. Contact the Trust Fund toll free at 800-991-5530 or 877-209-5209 for TDD

## Income Withholding – Receipt and Disbursement Fees

By law, a \$65 yearly fee, called receipt and disbursement, is charged per court case for processing costs. Each January, you will receive a notice about your R&D fees along with a special R&D fee coupon.

When you do not pay the yearly fee in full, or you owe R&D fees from previous years, the R&D fees will be collected through income withholding. Your employer will withhold R&D fees that are past-due twice a year (July and October) if your earnings exceed the CCPA limits. If you have more than one employer, only one of your employers will get a R&D withholding notice.



For more information about R&D fees, go to <https://dcf.wisconsin.gov/cs/emp/rd-fees>

## Monthly Statements and Payment Coupons

You will receive monthly statements and payment coupons for any one of these reasons:

- Your payments are not made by income withholding.
- You are behind on your scheduled payments.
- You recently mailed a payment with a payment coupon to the Trust Fund.
- You asked your child support worker to have the statement and payment coupons mailed to you each month.

## Need More Information?

Contact your local child support agency for information about your case. Refer to <https://dcf.wisconsin.gov/cs/agencylist> to find your local agency. Most public libraries offer free internet access.



**Or contact:**

The Department of Children and Families is an equal opportunity employer and service provider. If you have a disability and need to access services, receive information in an alternate format, or need information translated to another language, please call the Child Support program at 608-422-6250. Individuals who are deaf, hard of hearing, deaf-blind or speech disabled can use the free Wisconsin Relay Service (WRS) – 711 to contact the department.