



# Your Guide to Paying Child Support

## WI BUREAU OF CHILD SUPPORT



### How we can help

#### Income withholding

- Withholding limits

#### Monthly statements & coupons

- Which coupon to use
- Making an extra payment
- How to read your statement

#### Questions parents ask

#### Need more information?

#### Other child support guides

- Support services
- Legal fatherhood
- Setting support amounts
- Getting support
- Changing or ending support
- Past-due support
- Parent resources
- Rights and responsibilities
- W-2 Services, Cash Benefits Programs, and Child Support
- Child Support and BadgerCare +
- Repaying birth costs

### How we can help

The Wisconsin Child Support Program can help you by:

- answering your questions about your case and the Child Support program
- providing help for a review or a change of your support order (a change could decrease or increase the support amount)
- working with your employer on income withholding
- providing payment information on your child support case
- providing copies of your account histories
- offering payment plans if you owe past-due support
- providing interpreters and translations of child support information at no cost
- providing privacy protection if the release of your address, telephone number, employer, or other location information would put you at risk

The Wisconsin Child Support program provides financial services for all who pay or receive support - child support, family support, medical support, and maintenance (alimony). These services are limited to processing payments and providing account information.

Either parent may apply for case management (child support) services at their local child support agency without paying an application fee. Families getting benefits from the W-2, SSI Caretaker Supplement, or Kinship Care programs automatically get case management services. Some families in the Badger Care Plus program also get these services automatically.

If you get laid off or get called to active duty, please call your child support agency. They may be able to help.

### Besides paying support, what else am I supposed to do?

You need to contact the court and your child support agency if you move, change jobs, or have a change in income. State law requires this notice within 10 business days of the change. Many official support notices are sent by mail. Make sure that you receive important notices by telling your child support agency when you change your mailing address. Circuit courts and child support agencies are listed in the phone book under "County Government" or tribal name. You can also update your address on the Child Support Online Services web site at [dcf.wisconsin.gov](http://dcf.wisconsin.gov) (registration required).

### Income withholding

Your employer receives a notice to withhold support. Your employer deducts the support amount from your paycheck and sends the money to the Wisconsin Support Collections Trust Fund for processing. Employers may charge up to \$3.00 for each withholding to cover their processing costs. Child support may be withheld from unemployment payments, worker's compensation checks,

Pension payments, and Social Security Disability Income (SSDI) benefits.

## **More about income withholding**

If you owe past-due support, the total amount stated on your income withholding notice might be more than your court order amount. The amount on your notice may increase up to 50% of your current support amount. For example, your court order is for \$250/month for current support. Your notice might include another \$125 (50% of \$250). The total amount withheld would then be \$375 (\$250 for your current support, and another \$125 for past-due support). The Consumer Credit Protection Act limits still apply. See the next question for details on these limits.

## **How much of my paycheck may my employer withhold for child support?**

The federal Consumer Credit Protection Act limits the total amount of the withholding. The withholding notice that your employer receives for you lists the withholding limits shown below. 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. The Consumer Credit Protection Act limits are:

- 50% of your disposable income if you have a second family
- 55% of your disposable income if you have a second family and have unpaid support that is 12 or more weeks overdue
- 60% of your disposable income if you have no second family
- 65% of your disposable income if you have no second family and have unpaid support that is 12 or more weeks overdue

“Disposable income” is that part of your earnings that remains after deducting federal, state, and local withholding taxes, and Social Security taxes.

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

They might or might not. The total amount of the support withheld during a month should equal the amount stated on your income withholding notice whether one or both of your employers withholds support. Your child support agency should provide you with a copy of the withholding notice, which tells you the amount that will be withheld from each employer. If you do not receive a copy of the withholding notice, you may request a copy from your child support agency. The federal Consumer Credit Protection Act limits still apply. See the question above for details on these limits.

## **My employer is not happy about the income withholding because it creates more paperwork. I am worried about losing my job.**

Under the law, your employer may not fire you because of the income withholding. If you can show that income withholding causes you irreparable harm, you may ask the court for another payment option.

“Irreparable harm” is harm or damage that cannot be undone or cannot be repaired. Your request must be made to the court within 10 days of the income withholding notice being mailed to you.

## **What happens if there is a mistake with income withholding? What if my employer withholds more than the amount stated on my income withholding notice or doesn't mail it to the Trust Fund?**

If the amount withheld does not match the amount on your income withholding notice, you should contact your employer. You are responsible for your court-ordered child support, even if your employer fails to withhold child support, withholds the wrong amount, or does not send the support to the Trust Fund. Employers are required to send withheld support to the Trust Fund within five days of the withholding. An employer who withholds support but does not send the money to the Trust Fund can be found in contempt of court. Contact the child support agency if your employer does not send the withheld support to the Trust Fund.

You can check on your support payments in three ways:

1. Child Support Online Services website at [dcf.wisconsin.gov](http://dcf.wisconsin.gov) (registration required)
2. Your Monthly Statement of Account (MSOA) – if you are on income withholding, you may not receive a MSOA, but you can request one. (See page 3)
3. KIDS Information Line (information about your last two payments)  
(800) 991-5530 Toll Free

## More about income withholding

### Why can't I just write the checks myself?

Wisconsin law requires income withholding. Generally, only self-employed parents do not use income withholding. These parents might need to arrange for automatic support payments from their bank accounts.

### Is income withholding used to collect Receipt and Disbursement (R&D) fees?

Yes, but only when the parent does not pay the yearly fee in full or still owes R&D fees from previous years. If still owed, we will ask your employer to withhold R&D fees that are past-due three times a year (spring, summer, and fall). If you have more than one employer, only one of your employers will get a R&D withholding notice. For more information about this fee, go to [dcf.wisconsin.gov](http://dcf.wisconsin.gov).

## Monthly statements and coupons

---

We will mail you monthly statements and payment coupons for any one of these reasons:

1. You are **not** on income withholding
2. You are behind on your scheduled payments
3. You recently mailed a payment with a payment coupon to the Trust Fund
4. You asked your child support agency to have the statement and coupons mailed to you each month

If you sign up on the Child Support Online Services website at [dcf.wisconsin.gov](http://dcf.wisconsin.gov), you can

- see detailed payment and balance information
- see and print your payment coupons and your account history

You may also download a “quick print” coupon from [dcf.wisconsin.gov](http://dcf.wisconsin.gov). No registration is needed with this option. However, these quick print coupons do not contain your personal information like your coupons on the Child Support Online Services site.

### R&D Fee Notices and Coupons

Each January, we will send you a notice about your R&D fees along with a special R&D fee coupon. If you still owe R&D fees and you do not use income withholding, you will get another R&D notice with a coupon in April, July, and October.

Need a payment or R&D coupon? “Quick Print” coupons are online at [dcf.wisconsin.gov](http://dcf.wisconsin.gov). No registration needed.

### Can my employer use my coupons?

No. Please do not give your employer these coupons to use. Employers receive special forms for withholding support and R&D fees.

### Which coupon do I use for different types of payments?

- Use the correct coupon for your payment. The different coupons instruct the Trust Fund to apply your payment to support or to R&D fees. If you use the incorrect coupon, your payment will be applied to the wrong balance.
  - Use the **Payment Coupon** for paying support, past-due support, and interest.
  - Use the **R&D Fee Coupon** for paying your R&D fee.
- **Do not use these coupons** to make payment as part of an agreement with your child support agency to avoid an enforcement action connected with the Lien Docket. For these types of payments, contact your local child support agency for a special form.

## More about payment coupons

**I am paying past-due support that I owe to two families. Things happen, and sometimes one of the families needs more money than I pay each month. How do I make an extra support payment that will only go to the one family?**

If you want to make an extra payment to help one family, use your Payment Coupons to “designate” the payment to a specific court case. Write the court case number for that family on the “Designated Court Case?” line, **and** check the box to the right of that line. See the coupon below.

You can use the Payment Coupons that come with your Monthly Statement of Account. You can also download payment coupons from [dcf.wisconsin.gov](http://dcf.wisconsin.gov) by using Child Support Online Services or using the “quick print” option.

**Please note:** If you owe current support for the month on the court case you selected, the payment will **first pay the current support** due for that court case.

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

<b>PAYMENT COUPON</b>	
<b>KIDS PIN</b> (Your KIDS PIN *)	<b>Designated Court Case?</b>
<b>Payer Name</b> (Your Name)	To apply your payment to a certain court case, you must check the box and write in the court case number.
	<input checked="" type="checkbox"/>
<b>Change of Address?</b> <input type="checkbox"/>	<b>Enter Amount Enclosed:</b> <input type="text"/>
Check this box and write your new address on the back of this coupon.	
<b>Mail coupon along with check or money order to:</b> Include your KIDS PIN on check or money order. Do not send cash or correspondence	WI SCTF Box 74200 Milwaukee, WI 53274-0200

\* Your “KIDS PIN” is your child support PIN number

### Who can answer my questions about coupons?

If you have a question about your coupons, please call the Trust Fund, Monday through Friday, 8:00 AM - 5:00 PM (Central Time), at:

(800) 991-5530 Toll Free

(877) 209-5209 TDD

## Monthly Statements & coupons continued

### I am supposed to pay \$75 support every week when I get paid, and I do. Why does my monthly statement often show that I owe money?

When a court orders a parent to make a support payment every week or every two weeks, a “charge day” for the payments is entered into the KIDS computer system. If your payments are sent in on your paydays, but the KIDS charge day is on another day of the week, your account might seem to be out of balance for some months.

In months that have more charge days than paydays, your statement might show a negative balance. The negative balances for these months are called “timing arrears.” Interest is not charged on timing arrears, and no action will be taken.

If you are paid every week, you will have 52 paydays and 52 charge days over the year. The 52 charges of \$75 will correctly total \$3,900. The 52 payments of \$75 will also correctly total \$3,900. See the chart below.

### Charging and payment patterns for support order of \$75/every week. Mondays are KIDS charge days. Thursdays are the parent’s paydays.

Month	January	February	March	April
KIDS weekly charge days in month (Mondays)	4	4	<b>5</b>	4
Total charges in month	\$300	\$300	\$375	\$300
Weekly paydays in month (Thursdays)	4	4	<b>4</b>	<b>5</b>
Total paid in month	\$300	\$300	\$300	\$375
Total charges year-to-date	\$300	\$600	\$975	\$1275
Total paid year-to-date	\$300	\$600	\$900	\$1275
Statement Balance (amount paid minus amount charged)	\$0	\$0	-\$75	\$0
Month	May	June	July	August
KIDS weekly charge days in month (Mondays)	<b>5</b>	4	4	<b>5</b>
Total charges in month	\$375	\$300	\$300	\$375
Weekly paydays in month (Thursdays)	4	4	<b>5</b>	4
Total paid in month	\$300	\$300	\$375	\$300
Total charges year-to-date	\$1650	\$1950	\$2250	\$2625
Total paid year-to-date	\$1575	\$1875	\$2250	\$2550
Statement Balance (amount paid minus amount charged)	-\$75	-\$75	\$0	-\$75
Month	September	October	November	December
KIDS weekly charge days in month (Mondays)	4	4	<b>5</b>	4
Total charges in month	\$300	\$300	\$375	\$300
Weekly paydays in month (Thursdays)	<b>5</b>	4	4	<b>5</b>
Total paid in month	\$375	\$300	\$300	\$375
Total charges year-to-date	\$2925	\$3225	\$3600	\$3,900
Total paid year-to-date	\$2925	\$3225	\$3525	\$3,900
Statement Balance (amount paid minus amount charged)	\$0	\$0	-\$75	<b>\$0</b>

The amount paid and the amount due for a year (52 weeks or 12 months) is \$3,900. **If** the first month of a cycle has more paydays than charging days, you will have a positive balance during some months. A similar pattern may occur if your order is for payments every two weeks.

Keep in mind, if you are on income withholding, you may not automatically receive a monthly statement. If you do not receive a monthly statement, and would like to receive one, contact your local child support agency. Contact information for local agencies can be found at [dcf.wisconsin.gov](http://dcf.wisconsin.gov).

## More about Notices on your Monthly Statement

**At times my monthly statements have a “Notice of Delinquency” telling me that my payments are overdue. If I make an extra payment, the notice is still on my statement. What does the notice mean?**

If you do not pay the full amount of your court-ordered payments or do not follow the terms of your payment plan, a “Notice of Delinquency” will appear on your Monthly Statement of Account. The type of notice printed on your Monthly Statement depends on the total amount of missed payments.

The notice appears if you do not pay the full amount listed on your Monthly Statement under the section “**Periodic Payments Due**,” not the amount in the section “Amount Owed at the end of (Month).” The payments you make are added up and compared to the amounts listed under “**Periodic Payments Due**.” When the amount not paid reaches a certain level, your statement will have one of the two notices listed below. See the sample statement on page 7 for these sections.

- **Notice 1** states, “A portion of your account is overdue. Please submit full payment immediately or contact your local child support agency.”

You will see Notice 1, if over time, the unpaid amounts add up to 52% of the total under “**Periodic Payments Due**.” Example: Your periodic payments due total \$360. If your unpaid amounts add up to \$187.20 (52% of \$360), Notice 1 will be printed on your Monthly Statement of Account.

- **Notice 2** states, “Your account is overdue or you have defaulted on your payment plan. Enforcement actions will be taken until these amounts are paid. Delinquent amounts may be subject to intercept of your tax refunds, enforcement of a child support lien through administrative enforcement actions, and/or court action. Please submit full payment immediately, or contact your local child support agency.”

You will see Notice 2, if over time, the unpaid amounts equal or exceed the total amount under “**Periodic Payments Due**.” Example: Your periodic payments due total \$360. If your unpaid amounts add up to \$360 or more, Notice 2 will be printed on your Monthly Statement of Account.

Notice 2 will also appear if you have agreed to a payment plan but do not follow that payment plan.

The Notice might remain on your Monthly Statements after you pay the unpaid amounts. A program is reset periodically and will, in time, remove the Notice if your unpaid amounts are paid in full. If you are under bankruptcy protection, you will not receive a Monthly Statement of Account.

## Questions parents ask

---

**The other parent doesn't spend the support money on our kids. What can be done about this?**

The money the other parent spends on housing, utilities, and food is money that is shared with your children. If you believe your children are not being adequately fed, clothed, or housed, you should contact the social/human services agency where your children live. Neither the state nor the federal government has control over how a parent spends child support payments.

**The other parent hired a private collection agency because I owe past-due support. What should I do?**

Your court order requires you to send your payment to the Wisconsin Support Collections Trust Fund. Sending your payment to the Trust Fund also ensures that you will get full credit for your payment. Mail your payment (payable to the “Wisconsin Support Collections Trust Fund” or “WI SCTF”), along with your Payment Coupon, to

Wisconsin Support Collections Trust Fund  
Box 74200  
Milwaukee, WI, 53274-0200.

If the Medicaid or BadgerCare Plus program paid your child's birth costs, please see the “Guide to Repaying Birth Costs,” available from your child support agency and online at [dcf.wisconsin.gov](http://dcf.wisconsin.gov).

## More questions & answers

### If I pay child support, why don't I get a tax deduction?

The Internal Revenue Service regulates tax deductions for dependents. Call the IRS's toll-free number (800) 829-1040 or visit their website <http://www.irs.gov> for tax information. Your divorce or child support order might state which parent can claim the deduction for dependents. Check your court order for this information. Please note that the Earned Income Tax Credit for a qualifying is different from the tax deduction for a child. For the Earned Income Tax Credit, the child must have lived with you for more than six months of the year. Links to federal and state tax information are online at [dcf.wisconsin.gov](http://dcf.wisconsin.gov).

### Sections of the Monthly Statement of Account Sample is for the month of April 2010

<b>KIDS PIN</b>	<b>Name</b>	<b>As Of</b>
Your KIDS * PIN	Your Name	04/30/2010 (Date of Statement)
<b>Account Activity for April</b>		
<b>Payments</b>		
<u>Court Case</u> 00FA00001	<u>Debt Type</u> Child Support – Current Support Child Support - Custodial Arrears	*** 140.00 20.00
<b>Court Case Subtotal</b>		<b>Total amount paid during the month (April)</b> 160.00
00FA00002	Child Support – Current Support	160.00
<b>Court Case Subtotal</b>		160.00
<b>Total Payments for April</b>		<b>***</b> \$320.00
<b>Court Ordered Balances Due</b>		
<u>Court Case</u> 00FA00001	<u>Debt Type</u> Child Support - Custodial Arrears Custodial Arrears Interest Receipt and Disbursement Fees	*** 1,051.00 300.00 35.00
<b>Court Case Subtotal</b>		<b>Balances owed at the end of the month (April)</b> 1,386.00
00FA00002	Birth Expense - Medical Assigned Arrears	150.00
<b>Court Case Subtotal</b>		150.00
<b>Total Amount Owed at the end of April</b>		<b>***</b> \$1536.00
<u>Court Case</u> 00FA00001	<u>Debt Type/Class</u> Child Support – Current Support Child Support - Custodial Arrears	*** 140.00 20.00
<b>Court Case Subtotal</b>		<b>Payments due for the next month (May)</b> 160.00
00FA00002	Child Support – Current Support	\$160.00
<b>Court Case Subtotal</b>		160.00
<b>Periodic Payments Due for May</b>		<b>***</b> \$320.00
		<b>This is the section that triggers the Notice of Delinquency if not paid in full.</b>  (see page 6)

\* Your “KIDS PIN” is your child support PIN number

## More questions & answers

### **My court order set times that I can be with my kids. The other parent is not letting me see them. Can I stop paying support?**

No. Wisconsin family law draws a very definite line between the issues of physical placement (time with your children) and child support. No parent may stop paying support because the other parent denies court-ordered placement. Likewise, no parent may deny court-ordered placement because the other parent is not paying support. If the other parent is not following the placement order, contact your family court. Go to **dcf.wisconsin.gov** for links to the court forms needed to ask the court to review and enforce your placement orders. Please remember that only courts may create, change, or enforce custody and placement orders.

### **Need more information?**

---

- Contact your local child support agency for information about your case. Phone numbers are listed under “County Government” or tribal name and online at **dcf.wisconsin.gov**
- Go to **dcf.wisconsin.gov** for more information about child support and support services. Most public libraries offer free Internet access.

**Or contact:**

DCF is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please call (608) 266-9909 or the Wisconsin Relay Service (WRS) – 711 TTY. For civil rights questions, call (608) 422-6889 or Wisconsin Relay Service (WRS) – 711 TTY.