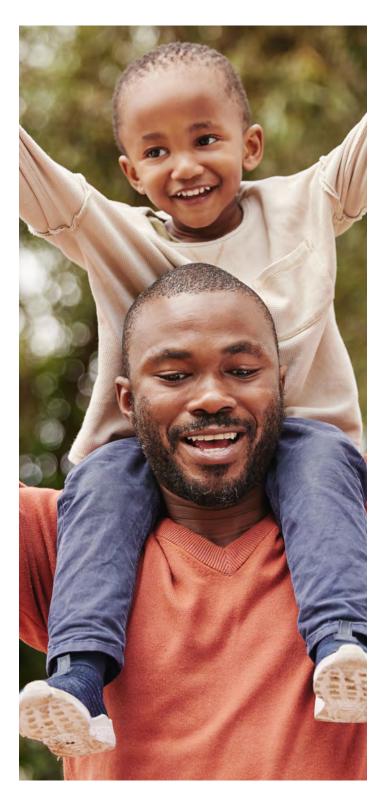


# ChildSupport. It's more than just money.

Parent Handbook

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The information in this handbook is current as of February 2025.

If any changes are made to the New Jersey Child Support Program before the next version of the handbook is released, any updated information will be posted on **NJChildSupport.org**.

Confidentiality Statement

This handbook gives general information about New Jersey's Child Support Program. Federal and state laws and regulations require that child support case information be kept private and confidential to the extent possible. Personal information collected and kept by the child support program is not public record.



# Welcome to the NJ Child Support Program

Every child needs financial and emotional support from both parents. Even when parents do not live together, they can work collaboratively to offer their children opportunities they need and deserve to reach their full potential.

This handbook gives you general information about child support in New Jersey, including locating parents, establishing paternity and establishing and enforcing child support and medical support orders.

There are two parents in every child support case.

#### **Person Receiving Support**

The person receiving support is usually the parent who lives with the child the majority of the time and has the primary day-to-day responsibility and to whom support is owed. The person receiving support also may be referred to as the custodial parent, the obligee or the payee.

### **Person Paying Support**

The person paying support is the parent who owes a financial and/or medical obligation. The person paying support also may be referred to as the non-custodial parent, the obligor or the payor.

Both parents share responsibility to ensure their child's financial and emotional wellbeing. For consistency, we will primarily use the terms person receiving support and person paying support.



## **Definitions**

## Before you begin, here is a list of child support terms and definitions.

**Appeal:** An appeal is a written request asking a higher court to look at the decision of the judge and change that judge's decision.

**Arrears:** Arrears are unpaid or overdue child support payments.

**Child Support Number (CS Number):** A child support number is the number assigned to your child, spousal, or alimony support case. Any time you call the child support program about your child support case, you will be asked for your child support number.

**Child Support Order:** Your Child Support Order is the document that sets: (1) an amount of money that is to be provided by a parent for the support of the parent's child(ren) and/or (2) the responsibility to provide health insurance or medical support for the child(ren). This amount or responsibility must be established by a court order. It may include a judgment for child support arrears.

**Complaint:** A complaint is the formal document filed in court that starts a case. It typically includes the names of the parties and what you are asking the court to do.

**Consent Conference:** A consent conference is a meeting where parents can attempt to agree on paternity establishment, child support amounts, and/or custody arrangements before their case is heard by a hearing officer or judge.

Cost of Living Adjustment (COLA): The COLA is an adjustment to the support payment amount based on fluctuations in the cost of living. Any child support order entered on or after Sept. 1, 1998, is automatically adjusted every two years based on the consumer price index.

**Court Order:** A court order is a written decision signed by a judge and issued by a court of law telling someone they must do something.

**Custodial Parent (CP):** The custodial parent is the parent who lives with the child the majority of the time and has the primary day-to-day responsibility. The custodial parent is also sometimes referred to as the parent/person receiving support, the payee or the obligee.

**File:** To file means to provide the correct forms and fee to the court to begin the court's consideration of your request (e.g., child support establishment, medical support establishment or enforcement).

**Income Withholding:** Income withholding, also known as wage withholding or garnishment, is the process in which automatic deductions are made from wages or other income to pay a child support obligation. Income withholding has been mandatory since the enactment of the Family Support Act of 1988.

Medical Support: Medical support is the medical coverage provided for a child(ren) pursuant to an order. This includes private and public health care coverage and cash medical support, which includes payment of health insurance premiums and payment of medical bills, including dental or eye care. Medical support may be provided by the person paying support, the person receiving support, or another person, such as a stepparent.

**Modification:** Modification refers to any change or adjustment to a previous court order.

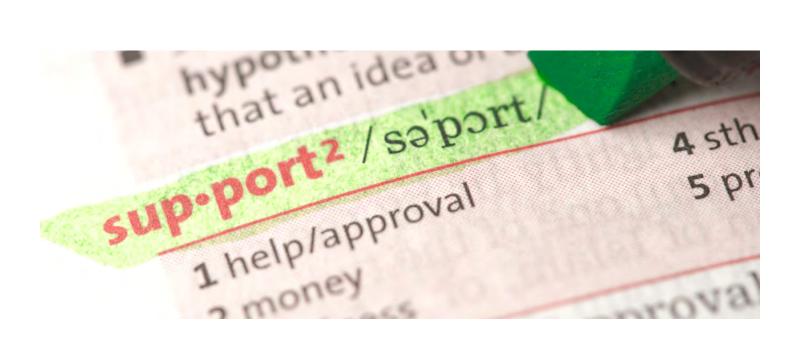
**Motion:** A motion is a written request in which you ask the court to issue an order, change an order it has already issued, enforce an order it has already issued, or ask the court to take some other action related to your case.

New Jersey Child Support Guidelines: The NJ Child Support Guidelines are a standard method for calculating child support based on the income of both parents and other factors. The full set of guidelines is contained in Rule 5:6A of the New Jersey Court Rules. You can view these guidelines at NJCourts.gov/attorneys/rules-of-court/child-support-guidelines.

**NJKiDS (New Jersey Kids Deserve Support):** NJKiDS is the New Jersey Child Support Program's federally-certified automated computer system that tracks child support cases.

**Non-Custodial Parent (NCP):** The non-custodial parent is the parent who does not have physical custody of the child on a day-to-day basis. The non-custodial parent is sometimes called the parent/person paying support, the payor or the obligor.

**Support Obligation:** The support obligation is the amount of support that the court orders the person paying support to pay to provide for their child(ren). The court order includes how much and how often support must be paid, such as weekly or monthly.





# How the Child Support Program Works

Under Title IV-D of the Social Security Act, the child support program is a federal, state and local partnership aimed at securing financial and medical support (health insurance) on behalf of children nationwide.

The child support program ensures that assistance in obtaining support is available and offers a range of support services to help parents meet their child's needs, including:

- Locating parents (if necessary)
- Establishing paternity (if necessary)
- Obtaining orders for child and medical support
- Collecting and disbursing support payments in a timely manner
- Maintaining accurate payment and disbursement records
- Modifying (or changing) child support orders
- Taking enforcement actions when payments are not made

In New Jersey, the child support program is supervised by the Department of Human Services (DHS), Division of Family Development (DFD), Office of Child Support Services (NJ OCSS). The program is administered locally by the County Social Service Agencies as well as the Judiciary's Family, Probation and Finance Divisions which are supervised by the Administrative Office of the Courts.

What these local offices do:

- The County Social Service Agencies attempt to locate non-custodial parents, establish paternity and file the required paperwork with the court for child and medical support.
- Family Division schedules, conducts, keeps a record of court hearings and orders in a child support case, including issues of custody and parenting time. Family Division also hears requests to modify or change child support orders.
- Probation Division monitors money due and paid for child and medical support and, when necessary, takes appropriate enforcement actions.
- Finance Division is responsible for adjusting child support accounts, placing financial holds on cases, and performing financial case audits.

To find up-to-date locations of county offices, visit **NJChildSupport.org/Offices**.

To apply for child support services, visit **Application.NJChildSupport.org**.



# Your Child Support Account

Once your child support case is established in NJKiDS (New Jersey Kids Deserve Support, the state's automated child support system), you will be mailed your Member ID and a temporary PIN so that you can access case-specific information 24/7 in several ways:

- Interactive Voice Response (IVR) system at 1-877-NJKiDS1 (655-4371)
- Online customer portal at CaseInfo.NJChildSupport.org
- NJ Child Support app (available in the App Store and Google Play)

Note: your pin is your password, keep it private.



1-877-NJKiDS1, CaseInfo.NJChildSupport.org and NJ Child Support app allow you to:

- Make payments and check account balances
- Easily update address and contact information
- Access case-related forms and other related services
- Find useful resources on available services and agency programs
- Stay up to date with child support news and announcements
- CaseInfo.NJChildSupport.org further allows you to sign up for direct deposit.

If you need help, customer service representatives are available at **1-877-NJKiDS1** (655-4371) – Monday through Friday, 8:00 a.m. to 7:00 p.m. and via web chat at **CaseInfo.NJChildSupport.org** – Monday through Friday, 8:30 a.m. to 4:30 p.m. To use the web chat you must be logged into your account.

Remember: Make sure you know everything that's going on with your case by keeping your contact information up to date. To update your information, visit *CaseInfo.NJChildSupport.org*.



# **Locating Non-Custodial Parents**

If you are not sure where the non-custodial parent lives, the child support program has many tools available to help you locate them whether they live in or out of state. The more information you are able to provide about the non-custodial parent, the easier it will be to locate them.

For a detailed list of information needed to locate the other parent, visit NJChildSupport.org/LocateNCP.

## Intergovernmental and International Cases

Child support services can be provided even if one parent lives in another state. The New Jersey Child Support Program will work with the out-of-state child support agency to establish and enforce your order. All states are required to honor any child support order issued by another state and employers must comply with the income withholding orders of other states.

Child support services can also be provided if the other parent lives in another country. Federal and state agreements make it possible for the New Jersey Child Support Program to work with these countries to ensure support is established and enforced. For more information and a list of the most current federal agreements, visit the Administration for Children and Families (ACF), Office of Child Support Services (OCSS) website at acf.hhs.gov/css/partners/international.



## **Paternity**

#### **Married Parents**

When a child is born to married parents, the husband is presumed to be the legal father and his name appears on the child's birth certificate. In this situation, paternity does not need to be established to proceed with the child support process.

#### **Unmarried Parents**

When a child is born to unmarried parents, paternity must be established to proceed with the child support process. This may occur in two ways: the parents may sign a Certificate of Parentage (COP) or file with the court for an order of paternity establishment.

New Jersey's Paternity Opportunity Program (POP) facilitates paternity establishment for children born to unmarried parents.

POP requires hospitals to provide unmarried parents with the opportunity to voluntarily acknowledge paternity. If the father agrees that a child is his, he may sign a Certificate of Parentage (COP) to establish legal paternity. The first opportunity to sign a COP is at the hospital, right after a baby is born. A COP also may be signed after leaving the hospital at a state or county registrar's office or at your County Social Service Agency. For more information regarding POP, visit **NJ-Paternity.com**.

If either parent is concerned that the child has a different biological father, a genetic test may be requested by either parent or ordered by the court. Both parents and the child must be tested for the genetic test to be completed.

### **Establishing paternity is important to:**

- Give your child a sense of identity and ensure a link to their past.
- Give your child access to medical histories from both parents.
- Obtain health insurance for your child, if available at a reasonable cost.
- Protect your child's rights to benefits such as inheritance, veteran's benefits and/or Social Security benefits.

#### Disestablishment

If the legal father believes that he is not the child's biological father, he may file with the court to disestablish paternity. This may require genetic testing.



# Establishing a Child Support Order

Either party may file with the court to establish a child support order, including medical support. The New Jersey Child Support Guidelines are used to calculate the amount of child support. These legal guidelines consider both parents' incomes and account for expenses such as child care and health insurance. If the parties agree,

they can consent to the ordered amount and no court appearance is necessary. If they do not agree, they can request a hearing before a Hearing Officer or Judge.

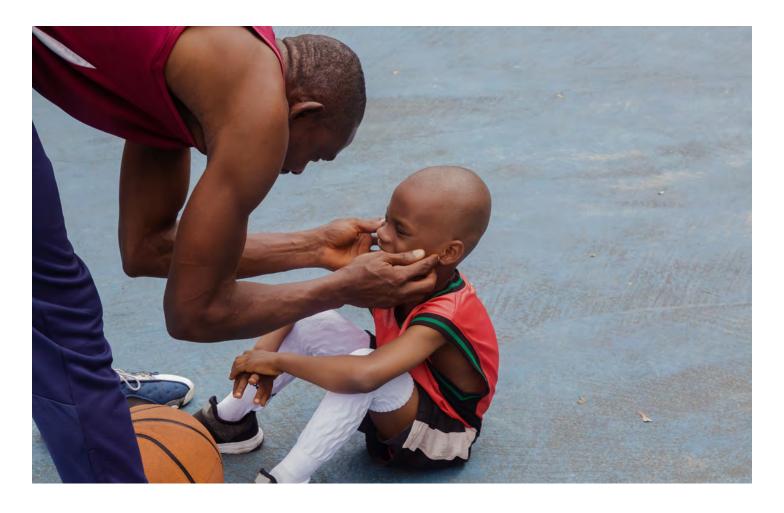
To estimate your obligation amount online, visit **QuickCalc.NJChildSupport.org**.

## Going to Court

If a court appearance is necessary, you may represent yourself or you may hire an attorney. If you would like to hire an attorney, but cannot afford to do so, you may contact the Legal Services of New Jersey at 1-888-LSNJLAW (576-5529) or visit LSNJLAW.org to find out if you are eligible for free legal services.

In public assistance cases, the County Social Service Agency will file with the court to establish support. The Family Division will then schedule a hearing and notify both parents of the date, time and place. Your case may be heard by a child support hearing officer or a Judge. Both parties are expected to present accurate and current information so that a proper decision can be made. You may be asked to provide birth certificates, social security numbers, addresses, paystubs and other income information. Once a decision has been made, the child support order will be reviewed and signed by a Judge.

For more information regarding the court process and to download required forms, visit NJChildSupport.org/Resources-Forms or NJCourts.gov/self-help/child-support-custody/case.



# Paying Child Support

Once the child and/or medical support is ordered by the court, the child support program collects the money from the person paying support, records each payment and sends the amount collected to the person receiving support via a New Jersey Debit Card or direct deposit to a bank account. In rare situations, a check may be issued.

## **Income Withholding**

Federal law requires child support be deducted automatically through income withholding unless otherwise specified by the court. When there is an income withholding in place, the employer of the person paying support deducts the child support amount from their paycheck and sends it to the New Jersey Family Support Payment Center (NJFSPC) to be processed. Income withholding makes it easier for the person receiving support to collect timely, regular payments and the person paying support to ensure that regular payments will be received.

Income withholding also may be deducted from unemployment benefits, certain Social Security benefits and other income the parent may receive. If the person paying support is self-employed, the child support order will specify how support should be paid.

The person paying support is still responsible for payments until the income withholding process is in place, which could take several weeks.



#### **Other Payment Options**

If the person paying support is self-employed, unemployed or income withholding is not ordered, they are responsible for making payments.

Other convenient ways for you to pay are:

- Within the NJ Child Support app with a debit/credit card
- Online with a debit/credit card or e-Check
- By phone with a credit card
- By mail with a check or money order
- In person with cash at specific retailers
- In person with cash at a child support office

Some payment methods charge a convenience fee. However, no matter how you pay, all child support payments are processed through the NJFSPC.

Checks or money orders must include your child support case number or Social Security number and be made payable to the NJFSPC.

To help ensure that your account is credited properly, make sure to include your CS number and name on the payment as well as on your payment coupon. Most persons paying support who do not have income withholding in place, will be issued payment coupons on a quarterly basis. These coupons also should accompany cash payments at child support offices.

Mail your check/money order, along with your payment coupon to:

New Jersey Family Support Payment Center P.O. Box 4880 Trenton, NJ 08650-4880

Do not send cash in the mail.

If you have to stop a check payment, you must call NJFSPC customer service at **1-800-559-3772** before contacting your bank to stop the payment. If you do not call NJFSPC, your check may bounce, you may incur charges from your bank, and you may be prevented from making future payments with personal checks.

Any check submitted for the first time in an amount of \$1,000 or more will be held for 10 business days to verify availability of funds.

The NJFSPC will not accept starter checks, counter checks or credit card checks. A starter check is one issued at the time a new checking account is opened. A counter check is issued by a bank and lacks personal information such as name, account number, address, etc. Your name and address must be preprinted on all checks. A credit card check is a check issued against a personal line of credit.

For more information on making payments, visit NJChildSupport.org/PaymentOptions.



## Receiving Child Support

The New Jersey Child Support Program offers the person receiving support two options for getting support payments: direct deposit to your bank account or the New Jersey Debit Card, also known as the Way2Go Card. These options make receiving support payments faster, easier and more secure.

You can sign up for direct deposit by entering your bank account information when you are logged into your account at **CaseInfo.NJChildSupport.org**. Once approved, payments will be sent directly to your checking or savings account.

If you do not sign up for direct deposit or you don't have a bank account, you will receive a Way2Go Card to receive your support payments. The Way2Go Card can be used to make purchases and get cash back at retailers. You get one free cash withdrawal per deposit each month at participating banks and ATMs (fees may apply for additional withdrawals).

You may download the **Go Program Way2Go Card app** (available in the App Store and Google Play) to register your account, activate your card, change your PIN, view your transaction history, receive account alerts and perform bank transfers. Additional support is available at **GoProgram.com** or by calling **1-833-322-1441**.

#### **WFNJ** and Child Support

If you receive Work First New Jersey (WFNJ) cash assistance, any child support payments collected on behalf of your children will be sent to the state to reimburse your cash assistance.

If you have one child, you may receive up to \$100 of child support collected in a month. If you have two or more children, you may receive up to \$200 of child support collected in a month.



## **Enforcement**

If child support payments are missing, late or incomplete, the unpaid support – known as arrears – is still owed.

When arrears are owed, enforcement action(s) may be taken to collect support. Paying on time, and in full, will help avoid enforcement actions such as:

- Credit reporting
- Judgments
- Federal and state tax refund offset
- Passport denial
- License suspension driver's, professional or recreational
- Seizure of assets (e.g., bank levies, civil award and settlement intercept, lottery and casino prize intercept)
- Court enforcement
- Bench Warrants

For a full explanation of possible enforcement actions, visit **NJChildSupport.org/Enforcement**.

If you are the person paying support and are struggling to meet your child support obligation, call **1-877-NJKiDS1 (655-4371)** to talk with your caseworker about your situation.



# **Changing Your Order**

As your child grows or your situation changes, you have the right to have your case reevaluated. Incomes may have increased or decreased substantially, your child may have special needs, or employee health insurance benefits may have changed.

#### **Requesting a Modification**

If your situation has changed and you would like to request a modification of your support order, you may file the necessary paperwork with the court.

To download the required forms, visit **NJChildSupport.org/Resources-Forms**.

## **Cost of Living Adjustments**

Cases established or modified after September 1, 1998 are eligible for a Cost of Living Adjustment (COLA) every two years. This type of adjustment is based upon the change in the cost of living as reflected in the Consumer Price Index (CPI) averaged for New Jersey's metropolitan area. Persons paying support maintain the right to contest this adjustment if their income does not increase at an equal rate to the amount of the CPI.

#### **Triennial Reviews**

A Triennial Review ensures that the support amount is still in accordance with the Child Support Guidelines and determines if that amount should be adjusted. Every three years, you will receive a notice that you have the right to request a Triennial Review. If you receive public assistance, your case will be reviewed automatically. If you do not receive public assistance, and you would like your order to be reviewed, you may request a Triennial Review upon receipt of the Triennial Review Notice.



## **Termination**

The termination of an obligation to pay child support occurs automatically when a child marries, dies, enters military service or turns 19 years old. An obligation may be continued past the age of 19 in the following circumstances:

- Child is still in high school
- Child is attending full-time post-secondary education (college, vocational, graduate school, etc.)
- Child has a disability

Six months prior to your child's 19th birthday, you will receive a Notice of Proposed Child Support Obligation Termination. This notice contains the termination date and information on how to submit a written request for continuation of support. Child support may only be

continued to the age of 23 when using the written request for continuation of support process.

Please note that your order amount may or may not change after a child's obligation is terminated depending on whether you have remaining children on the order. You are still responsible for any arrears owed on your child support case.

If your child has a severe mental or physical incapacity that causes the child to be financially dependent on a parent, you may file with the court to request that your obligation continue past the child's 23rd birthday.

For more information on the termination of child support, visit **NJChildSupport.org/Termination**.

## **Emancipation**

A parent, legal guardian, or child may file with the court for emancipation if the child is no longer dependent on the parent for financial support. A court ordered emancipation relieves the parents of their duty to provide child support. If there is no court filing for emancipation, the termination process will begin and the obligation will be eligible for termination upon the child's 19th birthday.



## **Additional Resources**

The NJ Department of Human Services works in partnership with service providers and other state and municipal agencies to help families access quality programs and services. These include the Child Care Assistance Program, Work First New Jersey (WFNJ, cash assistance), Supplemental Nutrition Assistance Program (SNAP, food

assistance), Supplemental Nutrition Program for Women, Infants and Children (WIC), Low Income Home Energy Assistance Program (LIHEAP) and Medicaid. For more information on these other support services, visit nj.gov/humanservices/dfd/resources/resources.

More information about the NJ Child Support Program and links to other family support programs is available on our website, at *NJChildSupport.org* or by calling *1-877-NJKiDS1* (655-4371).

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State of New Jersey | Department of Human Services | Division of Family Development www.NJChildSupport.org | 1-877-NJKiDS1 (655-4371) 02/25

