



# MODULE 2: NEGOTIATING CHILD SUPPORT PAYMENTS

## Financial Education Tools and Resource Series

*Often, after an order of child support is entered, life situations happen, and it is necessary to have the amount of support adjusted. This informational lesson plan reviews each state's "Changing a Child Support Order" as well as provides website links to state requirements, forms, brochures, important telephone numbers and frequently asked questions.*

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## The Financial Education Tools and Resource Series

The Financial Education Tools and Resource Series Guide developed by Coffey Consulting, LLC provides facilitators and trainers with tools and resources to complement or fill gaps in grantees' financial education curricula or one-on-one instruction with their participants. The Guide includes five modules on financial topics important to program participants. Each topic focuses on a key issue or challenge program participants encounter, followed by a strategy, lesson and resources (implementation plan). Included in each lesson are handouts (activities), online spreadsheets, videos and articles that can be facilitated in a group setting or one-on-one. These "train-the-trainer" modules are designed for trainers/staff working with program participants and are intended to be customized by program staff to match the knowledge and literacy levels of the participants.

The five topics include:

### **Module 1: Analyzing Your Paycheck**

*This lesson gives grantees the tools to coach their participants on how to read their pay stub and understand how the information it contains will play a vitally important role in financial management and proper budgeting.*

### **Module 2: Negotiating Child Support Payments**

*This informational lesson plan reviews each state's "Changing a Child Support Order" as well as provides website links to state requirements, forms, brochures, important telephone numbers and frequently asked questions.*

### **Module 3: Predatory Lending**

*This lesson plan tackles the common types of predatory lending, shares legal protections and provides tips on what to do when you are a victim of these practices.*

### **Module 4: Understanding Your Credit Report**

*This lesson provides an opportunity to discuss the types of information a credit report contains, how to read it, and what to do to get back on track when you have bad debt. (Lesson includes a credit goal worksheet, credit score estimator, articles and a sample letter explaining why a payment was late.)*

### **Module 5: Financial Guidance: Creating Goals and Saving**

*In this interactive lesson, participants will gain an understanding of personal financial management strategies based on learning and practicing budgeting, saving and setting financial goals. Resources in this lesson include videos, an on-line budgeting spreadsheet, and a goal-setting and debt worksheet.*

The goal is to empower justice-involved individuals with "real world" tools to help them better manage their money and work towards achieving financial stability for themselves and their families.

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# Topic: Negotiate Child Support Payments

## Situation:

No parent plans on going to jail, but if they find themselves in that unfortunate situation, there are a few things they will need to know about how it will affect their child support payments. Child support agencies help parents support their children by locating noncustodial parents; establishing legal paternity; establishing, enforcing, and modifying child support and medical child support obligations; and collecting and distributing child support money. The courts will only consider child support modification when there is a substantial change in either the obligor's income or the child's need.

## Facts:

- The mission of the child support program is to enhance the well-being of children by helping ensure they get the support they need from their parents.
- State and tribal child support programs' core functions include: locating noncustodial parents, establishing paternity, establishing and enforcing support orders, modifying orders when appropriate, collecting and distributing child support payments, and referring parents to other services.
- Any parent or custodian can apply for child support services to get help establishing a child support or medical support order or collecting support payments.

## Delivery Method:

Practitioners can deliver the lesson in a group setting or one-on-one.

Objectives	Materials Needed	Time
<ul style="list-style-type: none"><li>• Participants will be provided with guidance on establishing child support modifications.</li></ul>	<ul style="list-style-type: none"><li>• Flip chart paper or whiteboard</li><li>• Markers</li><li>• Access to the Internet and projector (<i>video links provided</i>)</li></ul>	<b>60 minutes</b>

## Note to Facilitator:

This informational session is guided with links from [Changing a Child Support Order, Updated August 2017](https://www.acf.hhs.gov/sites/default/files/programs/css/changing_a_child_support_order.pdf) by the U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement which can be retrieved from [https://www.acf.hhs.gov/sites/default/files/programs/css/changing\\_a\\_child\\_support\\_order.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/changing_a_child_support_order.pdf).

The “Changing a Child Support Order” comprehensive interactive guide was updated August 2017 and shares steps to changing and modifying a child support order aligning to each state. It provides website links to state requirements, forms, brochures, important telephone numbers and frequently asked questions. As you review the material prior to your session, you can download the guide and print out the child support order modification requirements for your state as well as the associated forms, resources and brochures that will be handed to participants as you facilitate the lesson.

## **Lesson:**

### **1. How to Lower Child Support Payments (7 Minutes)**

Open the lesson with an informational video on lowering child support payments. To access the [“Child Support – Steps to Lower It” video](https://www.youtube.com/watch?v=ev11d8Fz650) (6:42 minutes) by Merissa V. Grayson, Esq., visit <https://www.youtube.com/watch?v=ev11d8Fz650>.

#### **Discussion Question:**

- What are the five steps that were shared to lower child support payments?

### **2. How to Change a Child Support Order (30 Minutes)**

Share that either parent or custodian can ask to have a child support order reviewed at least every three years or whenever there is a substantial change of circumstances (such as loss of employment or incarceration) to make sure that the order remains fair. When parents have a significant change in their income or living situation and they have a case with a child support office, it is important to contact that child support office as soon as possible to ensure that the child support order accurately reflects the new circumstances.

Also share that child support orders are not automatically reduced when a parent enters prison, even if the parent doesn’t have the ability to pay his/her order anymore. That is why it is important for individuals to contact their local child support office and ask for a change. If the parent waits until he/she is no longer incarcerated, he/she will still owe the full amount of child support that built up while he/she was incarcerated.

Access the U.S. Department of Health & Human Services, Administration for Children & Families, Office of Child Support Enforcement’s interactive [“State by State – How to Change a Child Support Order” website](#) and select the appropriate state. *(Note: The state of Delaware is used as an example in this informational lesson.)*

Review the instructions and information on how to make a change in a child support order per your state. Information provided includes forms, telephone numbers, addresses, payment status and frequently asked questions.

Share some of the information listed for modifying a child support order in the state of Delaware retrieved from [https://www.acf.hhs.gov/sites/default/files/programs/css/de\\_cs\\_order.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/de_cs_order.pdf).



Let a few participants have a turn looking at different states and their requirements.

#### Discussion Questions:

- How can you find out if you have an “IV-D” child support case in this state?
- Which child support office should be contacted?
- How are child support orders generally changed?
- If someone is incarcerated, does this state have any programs to help people with child support?

### 3. Child Support Debt (10 Minutes)

Read this statement: “I have a lot of child support debt. What can I do?”

**Answer:** Arrears are child support payments that are past due. Even if your current child support order changes, you may still have arrears or debt. Contact your local child support office and ask about debt compromise, debt forgiveness, or arrears management programs. Many child support offices have programs to reduce the portion of child support debt you owe to the government if you start paying current support.

Share the following link to learn which states have a “Debt Compromise Policy.” <https://www.acf.hhs.gov/css/state-child-support-agencies-with-debt-compromise-policies-map>.

Look up and share debt policies per your state.

#### 4. Questions About Changing a Child Support Order (10 Minutes)

Use the next ten minutes to answer participant questions using the “Changing a Child Support Order” as your guide.

#### Wrap Up (3 Minutes):

Reiterate to participants that it is important to act now and not to wait to file for a payment modification. Following are additional resources that can also be shared with participants.

## Additional Resources

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### **Child Support Collaboration with Federal Criminal Justice Agencies**

[https://www.acf.hhs.gov/sites/default/files/programs/css/paid5child\\_support\\_collaboration\\_with\\_justice\\_agencies.pdf](https://www.acf.hhs.gov/sites/default/files/programs/css/paid5child_support_collaboration_with_justice_agencies.pdf)

### **5 Tips for Effectively Negotiating a Child Support Adjustment**

<https://www.mckinleyirvin.com/Family-Law-Blog/2014/January/5-Tips-for-Effectively-Negotiating-a-Child-Suppo.aspx>