

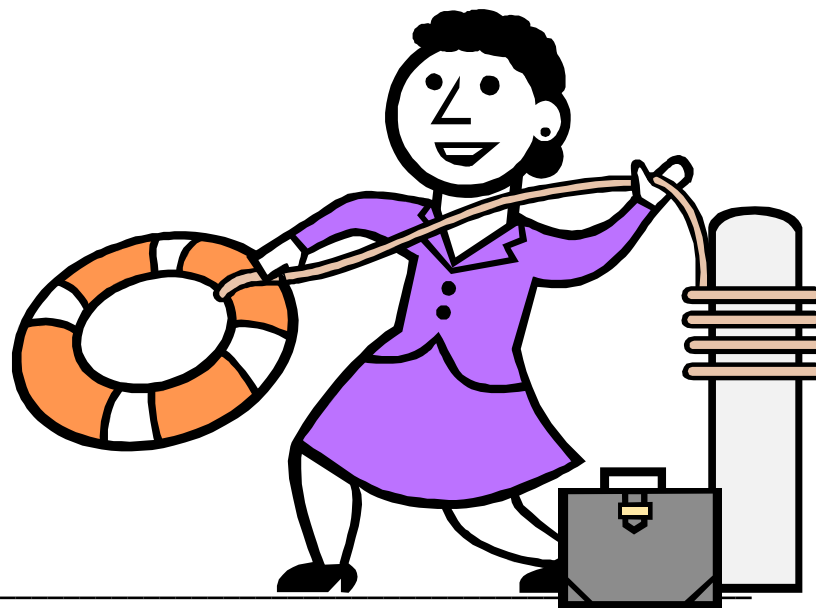
**WORKING BUT STILL HAVE TROUBLE SUPPORTING YOUR CHILDREN?  
MAKE TOO MUCH TO QUALIFY FOR GOVERNMENT ASSISTANCE?**



We Can Help. Because We've Been There.

Support Kids NOW

**GUIDE TO SURVIVAL**



[www. SupportKidsNOW .org](http://www.SupportKidsNOW.org)

## **WANT TO FIND HELP?**

This following table – our **Guide to Survival** -- offers 40+ general information and specific nonprofit/ community service/government resources available to help Your Family Survive including help for one-time emergencies to help your family remain self-sufficient. **At the end of the table are tips to help you efficiently and effectively interact with these agencies, and obtain more aid sooner.**

### **USE NOTES SECTIONS AND THE CHARTS TO TRACK CONTACTS.**

**We Guarantee: IN JUST TWO HOURS EACH WEEK YOU WILL FIND MANY RESOURCES TO MAKE YOUR CHILDREN'S LIVES BETTER TODAY, AND MAKE A BRIGHTER TOMORROW FOR THEM...AND YOURSELF.**

***You can do this.***

For a search specific to your family's needs & geographic area – our **Search for Survival** Program -- contact: Info@[SupportKidsNow.org](mailto:Info@SupportKidsNow.org).

## **WANT TO HELP AFFECTED FAMILIES?**

**Sponsor a family/families at [www.supportkidsnow.org](http://www.supportkidsnow.org)**

**Distinguish between “deadbroke” and “deadbeat”...the True Deadbeat parent costs us taxpayers \$\$.**

- § Taxpayers pay many True Deadbeat's bills – direct costs: costs of the Courts system, of the Support Enforcement Bureau and often subsidized aftercare, free/reduced lunch programs for working families
- § The pursuit of True Deadbeats, clogs the Courts, disabling speedy process for hardship cases



**Support Kids NOW**

### **OUR GOAL:**

**Make Life Easier for Affected Families NOW.  
Educate towards Change Tomorrow.**

---

**[www. SupportKidsNOW .org](http://www.SupportKidsNOW.org)**

*“Unpaid child support is not just a  
plight of the urban poor”*

Mike Mayo, South Florida Sun-Sentinel

All data sources agree:  
*At least 6.6 million children  
have a True Deadbeat  
parent –s/he “has more  
than sufficient funds” for  
their Court-ordered support.*

### **WHY ARE WE TAXPAYERS PAYING THEIR BILL!?**

**Credit card companies and  
utilities charge you penalties  
when you don't pay *your* bill.**

But unpaid Child Support:

**NO LATE FEE**

**NO LUMP SUM**

**required toward arrears**

**NO INTEREST CHARGES**

**(in 33 states)**

## **THE FACTS:**

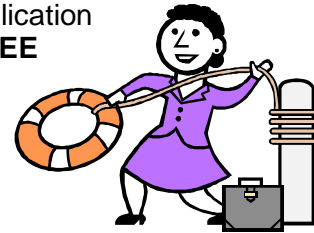
- n 15.7 million parents currently rely on state Child Support Enforcement (CSE) agencies for help collecting their child's unpaid supports. CSE calculates it handles half of all cases, with the rest pursued by private attorneys/collections firms.
- n In 2007 CSE collected 61% of current support orders.  
*Uncollected: \$12B in current support.* An increase from 2006.
- n ***40% of support collections are for families not on any governmental assistance;*** almost half of single parents owed child support are working.
- n For all children with child support, the child support amounts to 16% - 30% of the family's budget.
- n It commonly takes 1 to 3 years for CSE to bring about one/first payment

***How healthy would YOUR family be without  
16-30% of family income for 1 to 3 years?***

**We Help. Because We've Been There.**

**FOOD**

-Free School lunch and elementary school breakfasts – application available at your child’s school **IF YOU QUALIFY FOR FREE SCHOOL LUNCH YOU ARE OFTEN ELIGIBLE FOR & AUTOMATICALLY RECEIVE APPLICATIONS FOR OTHER PROGRAMS**



**NOTES HERE:**

- Church food pantries, Community food pantries
- America's Second Harvest
- Local Dept. of Children and Families for food stamps (also apply here for Medicaid)
- Cooperative Feeding Program

**TRACK CONTACTS FOR FOOD FOR YOUR KIDS HERE:**

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT

**DATE & DOCUMENTS REQ'D**

**GENERAL ASSISTANCE:**

CALL THESE LOCAL AGENCIES; be specific about your family’s needs, and ASK, ASK, ASK about local resources who can provide those needs:  
 United Way  
 Salvation Army  
 Catholic Charities  
 Red Cross

**TRACK CONTACTS HERE:**

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT

**DATE & DOCUMENTS REQ'D**

**CLOTHES/  
FURNITURE**

Shop consignment/thrift stores! It takes a bit of time, but you have a hugely vaster selection, often good quality items/clothing! Shorts & skirts \$4.00, shirts \$4.00-\$8.00. Generally Goodwill has more clothes, Salvation Army more furnishings

“Cool Gear for the School Year” back-to-school shopping programs through the Jason Taylor Foundation--\$300 per child for school clothes/needs

**NOTES HERE:**

**HOUSING  
EVICTION**

-Community hotline numbers commonly just dial 211

-Catholic Charities Legal Services

-local Legal Aid (long intake wait)

*The two most powerful weapons are courage and persistence. Nothing can stop a person armed with both.*  
*-Scott Sorrell*

**TRACK  
CONTACTS  
FOR HOUSING  
FOR YOUR  
KIDS HERE:**

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT

**LEGAL  
ISSUES**

-Local Social Services Dept. may have a "one-shot" fund in which it pays your landlord to stave off eviction and you reimburse the agency (you must be employed)

-American/State Bar Association Lawyer Referral Service, for a fee, offers appx. reduced (appx. 1/3 off) attorneys fees to low income

-Self-Help Support: Forms, Court websites:  
<http://www.selfhelpsupport.org/resourcesforselfrepresent378.cfm>

-local Legal Aid Society (small fee, long intake wait)

-Catholic Charities Legal Services

**NOTES HERE:**

TRACK  
CONTACTS  
HERE:

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT	DATE & DOCUMENTS REQ'D

**MEDICAL/DENTAL & FAMILY & MENTAL HEALTH COUNSELING**

Your local college offers MANY programs that help; start at community college

For costly drug prescriptions: A number of major drug companies have free prescription drug programs for those in need. Search the website of your particular drug's manufacturer for more information.

-Medicaid: Dept. of Children & Families or Social Services Dept.

-Medicare or Disability: Social Security Administration

-Free Vaccines: (Florida only) [www.ImmunizeFlorida.org/vfc](http://www.ImmunizeFlorida.org/vfc).

-Childrens Braces: [www.smileschangelives.org](http://www.smileschangelives.org)

**Patient Advocate Foundation**

<http://www.patientadvocate.org/report.php>

Information on (not entire list): Children, Children's Health Insurance Programs, Community Referral, Disability Services, Financial Assistance, Food Stamps, Health Care, Insurance, Legal, Medication/Drug Assistance and Special Needs. 1-800-532-5274.. (Last checked 09/28/06)

**CoverMe Foundation**

(<http://www.covermefoundation.org>)

The CoverMe Foundation is unique in its efforts to work proactively with the uninsured to find local healthcare assistance programs to help in ways that state or federal programs (Medicare and Medicaid etc) cannot. Nationwide referrals, applications assistance for any federal state or local programs, and

**NOTES:**

***You can do this!** "Success is not final, failure is not fatal: it is the courage to continue that counts."  
Winston Churchill*

help individuals contact local social service agencies within their specific community.

The UnitedHealthcare Children's Foundation  
<http://www.uhccf.org/>

A 501(c)(3) non-profit charity dedicated to facilitating access to medical-related services that have the potential to significantly enhance either the clinical condition or the quality of life of the child and that are not fully covered by the available commercial health benefit plan. This "support" is in the form of a medical grant to be used for medical services not covered or not completely covered by commercial health benefit plans

**TRACK CONTACTS FOR MEDICAL/DENTAL/COUNSELING FOR YOUR KIDS HERE:**

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT

**DATE & DOCUMENTS REQ'D**

*Don't be discouraged by a failure. It can be a positive experience. Failure is, in a sense, the highway to success.*  
**Keats**

**TELEPHONE**

- Check with your local telephone company to see if you qualify for "Lifeline" service which can offer a monthly discount
- Negotiate with phone company for deferred payment or installment payments *before* phone is disconnected
- Some have a special fund to one-time assist customers in need
- Free Cell phone: Government provided discounted or free telephone service to income-eligible consumers [safelinkwireless.com](http://safelinkwireless.com)

TRACK CONTACTS HERE:	ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT	DATE & DOCUMENTS REQ'D

**UTILITY (LIGHT & GAS) BILLS**

-Most utility companies have a special fund, one-time assist customers in need  
 -Most Community hotlines have numbers -- Just dial 211, especially if have small children or elderly in the home

TRACK CONTACTS HERE:	ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT	DATE & DOCUMENTS REQ'D

**ONE TIME EMERGENCY AID FOR WORKING FAMILIES**

These are programs EXCLUSIVELY to assist regular working folks living paycheck to paycheck (25% of the U.S.) who encounter an unexpected expense -- car repairs, unusual health issue -- that unresolved could spell financial disaster/a spin into poverty for that person/family

-ModestNeeds.com  
<http://www.modestneeds.org/>

-Share a Smile Foundation  
<http://www.shareasmile.org/>

TRACK CONTACTS HERE:	ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT	DATE & DOCUMENTS REQ'D

**And Finally:  
So you  
Thrive, not  
Just  
Survive:**

Individual Development Account – Gov't Matched savings! Designed to assist people on their path toward asset acquisition, including home ownership through matched savings and financial education. Use this Online Directory to see if this program is offered in your area: <http://www.cfed.org/ida/directory/>

[www.Ways to Work.org](http://www.Ways to Work.org) low-interest car loan programs

First Generation Matching Grant Program. This new program allows aspiring colleges students with financial need whose parents were unable to attend college to seek college scholarships. Apply through local college or FAFSA

Raise The Nation: Education Scholarships for Single Parent Families

**TRACK  
CONTACTS  
HERE:**

ORG. NAME	CONTACT NAME/DATE	PH/DIRECT EXT. & FAX	INCOME LIMIT

**DATE & DOCUMENTS REQ'D**

**BUDGETING  
&  
PERSONAL  
FINANCIAL  
EDUCATION  
/LITERACY**

-The Federal Reserve System: "There's a Lot to Learn about Money."  
<http://www.federalreserveeducation.org/>

[www.fljumpstart.org](http://www.fljumpstart.org)

-Treasury Department: Money Math: Lessons for Life for students in grades 7-9, real-world financial scenarios.  
<http://www.publicdebt.treas.gov/mar/marmoneymath.htm>

Spend just ONE HOUR, once a week at these sites and RAISE your money management skills!

*Your best investment is in yourself.*

# GLOSSARY: COMMON SUPPORT, COURT & SOCIAL SERVICE TERMS

<b>arrearages</b>	unpaid child support payments for past periods owed by a parent who is court ordered to pay
<b>assignment of support rights</b>	a person receiving temporary cash assistance(TCA) agrees to turn over to the State any right to child support, including arrearages, paid or owed by the obligated parent, in exchange for receipt of TCA and other benefits
<b>complaint</b>	written document filed in court in which the person initiating the action names the persons, allegations, and relief sought
<b>consent agreement</b>	voluntary written admission of paternity or responsibility for support and/or health insurance
<b>custodial parent</b>	person with legal custody and with whom the child lives; may be the parent, other relative or someone else
<b>custody</b>	legal determination which establishes with whom a child should live
<b>default</b>	failure of a defendant to file an answer, response, or appeal in a civil case within a certain number of days after having been served with a summons and complaint
<b>default judgement</b>	decision made by the court when the defendant fails to respond
<b>eligibility requirements</b>	income limits, documentation
<b>enforcement</b>	obtaining payment of a child support or medical support obligation
<b>Federal Parent Locator Service (FPLS)</b>	a service operated by the Office of Child Support Enforcement in the U.S. Department of Health and Human Services to assist the States in locating responsible persons for the purpose of obtaining child support payments; also used in cases of parental kidnapping related to custody and visitation determinations; FPLS obtains employer and home address information from Federal agencies
<b>garnishment</b>	a legal proceeding whereby a portion of a person's wages or other assets is withheld and applied to payment of a debt
<b>genetic testing</b>	analysis of inherited factors of mother, child and alleged father, which can prove or disprove that a particular man fathered a particular child
<b>guidelines</b>	a standard method for setting child support obligations based on the income of the parent(s) and other factors as determined by State law
<b>immediate wage withholding</b>	automatic deductions from income which start as soon as the agreement for support is established
<b>jurisdiction</b>	legal authority which a court has over particular persons, certain types of cases and in a defined geographical area
<b>lien</b>	a claim upon property to prevent sale or transfer until a debt is satisfied
<b>long arm statute</b>	a law, that permits one State to claim personal jurisdiction over someone who lives in another State
<b>medical support</b>	legal provision for payment of medical and dental bills-can be linked to a parent's access to medical insurance
<b>non-custodial parent</b>	parent who does not have legal custody of a child but who has a responsibility for financial support
<b>obligation</b>	amount of money to be paid as support by the responsible parent and the manner by which it is to be paid
<b>offset</b>	amount of money taken from a parent's State or Federal income tax refund to satisfy a child support debt
<b>order</b>	direction of a magistrate, judge or properly empowered administrative officer
<b>paternity judgement</b>	legal determination of fatherhood
<b>plaintiff</b>	person who brings an action, complains or sues in a civil case
<b>State Parent Locator Service (SPLS)</b>	a service operated by the State Child Support Enforcement Agencies to locate non-custodial parents, to establish paternity, and establish and enforce child support obligations
<b>UIFSA</b>	Uniform Interstate Family Support Act- a law which provides a mechanism for establishing and enforcing support obligations when the non-custodial parent lives in one State and the custodial parent and child(ren) live in another
<b>visitation</b>	the right of a non-custodial parent to visit or spend time with his or her children
<b>wage-withholding</b>	procedure by which automatic deductions are made from wages or income to pay a debt such as child support; may be voluntary or involuntary

## **TIPS TO SMOOTHLY WORK WITH AGENCIES**

### **DOCUMENTATION TO HAVE READY:**

Make several copies of the following  
(and protect/secure this paperwork!):

Parent's drivers license

All family members Social Security cards

(Copy all social security cards and parent's  
drivers license on one page; Make multiple  
copies AND GUARD/KEEP SECURELY)

Birth Certificates

Copy of your Support Enforcement appl.

Two years income tax returns

Four recent paystubs

### **QUESTIONS TO ASK:**

Nonprofit and government agencies base eligibility on family income;

FIRST QUESTION: income limits (rarely more than \$40,000/family of 4)

ASK: Can I email (rarely) or fax paperwork?

ASK: ATTN: Whom?

CALL immediately after Faxing to assure your contact got it.

**ASK EACH PERSON YOU SPEAK WITH FOR CONTACT INFO  
FOR ANY/AT LEAST ONE ADDITIONAL ASSISTING AGENCY!!**

**KEEP TRACK OF CONTACT NAMES, FAX NUMBERS, DEADLINE  
DATE AND DOCUMENTS REQUIRED!**

## **TIPS TO THRIVE/SURVIVE DAY-TO-DAY FINANCIAL STRESSES**

### **Develop support systems**

Many family activities are free or low cost...and where there are other kids, there are parents! Check your newspapers' Local Happenings Section, and GO!

Get kids in sports/drama/after school clubs, ask your local team sport for scholarship and go to first meetings, collect numbers, arrange car pools

More coming SOON...



We Help. Because We've Been There.

Support Kids NOW

[www.supportkidsnow.org](http://www.supportkidsnow.org)

PO Box 266454  
Fort Lauderdale, FL 33326  
[info@supportkidsnow.org](mailto:info@supportkidsnow.org)

Fort Lauderdale, FL 33326

© 2009 SupportKidsNow

[www.supportkidsnow.org](http://www.supportkidsnow.org)