



FAMILY INDEPENDENCE ADMINISTRATION
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POLICY DIRECTIVE #08-12-OPE

PROCESSING POTENTIAL DOE V. DOAR CLASS MEMBERS

Date: April 10, 2008	Subtopic(s): SSI Budgeting, Retroactive Payment, <u>Doe v. Doar</u>
AUDIENCE	The instructions in this policy directive are for all Center for Special Projects staff and are informational for other staff.
POLICY	All <u>Doe v. Doar</u> class members must be considered for compensation for loss in benefits sustained since July 2004, as a result of the settlement of the <u>Doe v. Doar</u> lawsuit.
BACKGROUND	<p>As a result of the <u>Doe v. Doar</u> lawsuit, Cash Assistance (CA) households that included Supplemental Security Income (SSI) recipients whose needs were included and prorated resulting in a reduced household grant or ineligibility may be entitled to receive a retroactive payment. The retroactive payment will reflect the amount of assistance the CA household did not receive because of this overturned budgeting method.</p> <p>The Office of Temporary and Disability Assistance (OTDA) has sent notices to potential class members whose CA cases are closed informing them that they may be entitled to receive a retroactive payment.</p> <p>These households have 60 days from the date of the notice to respond in order to be considered for a retroactive payment. OTDA will furnish the list of responders and forward it to the Family Independence Administration (FIA) for processing.</p>

HAVE QUESTIONS ABOUT THIS PROCEDURE?
Call 718-557-1313 then press 3 at the prompt followed by 1 or
send an e-mail to *FIA Call Center*

All responders will be called into the Center for Special Projects (formerly the Seaport Job Center at 172 Water Street, New York, NY) in order to have their eligibility determined for ongoing CA under a simplified application process designed for this population. OTDA will be responsible for calculating and issuing all retroactive payments.

Responders are only eligible to receive a retroactive payment if they are currently eligible for ongoing CA based on current income and resources.

Responders who are determined not to be currently financially eligible for ongoing CA are entitled to have their retroactive payment **calculated, but not issued**. These responders may be issued a retroactive payment only if they become eligible for ongoing CA in the future.

REQUIRED ACTION

Each responder on the list received from OTDA must be sent an appointment letter that includes the Statewide Common Application (**LDSS-2921**) which they are required to complete before or during their appointment.

The JOS/Worker at the Center for Special Projects designated to issue the appointment letters and application packages must use Client Notice System (CNS) code **Z55** (Doe Call-in [will include the application package]) in CNS (option **12** in the Welfare Management System [WMS] host menu). The designated JOS/Worker will use option **08**—"Batch Notice Entry" to bring up screen **WCN022** and enter a maximum of 15 different case numbers, appointment dates and times on the screen.

Responders who come into the Center will either be applying for both ongoing CA and a retroactive payment or only for a retroactive payment. **All** responders that come into the Center must be given a copy of Important Information for Reapplying Doe Class Members (**EXP-84P**) which answers common questions about the Doe retroactive payments including the timeframe for hearing a decision on eligibility for a retroactive payment. Both the Worker and the responder must sign the **EXP-84P**, a copy must be scanned into POS, and the original must be given to the responder to take home.

Additionally, the Smart Money Tips Flyer (**Attachment B**), which offers advice regarding smart money management, should be given to all responders.

Responders Interested in Applying for Ongoing Assistance and the Retroactive Payment

Note: Responders applying for both ongoing CA and Food Stamps (FS) must be screened for Expedited FS (EFS).

Responders interested in applying for ongoing assistance will be required to complete the paper LDSS-2921 when they report for their scheduled appointment. Under the simplified application process, **these responders only have to prove identity and current financial eligibility** at this time. During application, these responders are **exempt** from complying with:

- The Bureau of Eligibility Verification (BEV);
- The Office of Child Support Enforcement (OCSE); and
- The Employment Plan (EP).

Responders must comply with the Automated Finger Imaging System (AFIS) since in most cases it can be used to verify identity. Responders will have to comply with BEV and OCSE once their case is active. Responders will not have to comply with employment/engagement until these cases are transferred to their home center. Until then, JOS/Workers will be able to skip the employment plan in POS.

JOS/Workers must collect whatever other documentation is required and base household eligibility on current financial eligibility. Individuals cannot be required to re-document elements not subject to change such as Social Security number (SSN), date of birth, citizenship, etc., but must document those elements that have changed such as marital status, or that are subject to change such as household composition, income, etc.

If a responder does not have all the necessary documentation to prove identity (and identity cannot be confirmed by AFIS) and/or current financial eligibility at the time of appointment, the JOS/Worker must issue the Documentation Requirements and/or Assessment Follow-Up form (W-113K) indicating what documents need to be brought back into the Center within 10 business days.

Whenever a **W-113k** is issued, the JOS/Worker must suppress the automatic call/referral from POS to OCSE by selecting "Yes" in the "Good Cause Claim?" field of the Non-Custodial Parents Summary Window in POS. This is only necessary for responders who need to bring back documentation to the Center and who have a parent absent from the household.

Responders who are applying for ongoing CA and FS must be screened for Expedited FS (EFS). All current eligibility criteria for EFS must be met by the responder and if eligible, the JOS/Worker must issue EFS as per current procedure.

Once the responder is found eligible for ongoing CA, the Worker must make referrals to BEV and OCSE if appropriate, while the case is still in Application (AP) status and then **immediately thereafter (same day action) Activate (AC) the case.**

Subsequently, if the responder fails to comply with BEV or OCSE, the JOS/Worker must take appropriate action.

Reminder: when creating a budget, the needs of the CA household must be determined by excluding the SSI recipient and basing the CA standard of need on the remaining members.

Responders Found Ineligible for Ongoing Assistance

After creating a budget, if the responder is not eligible for ongoing cash assistance, the JOS/Worker must deny the case as per current procedure. The **EXP-84P** explains to the responder that their retroactive payment will be calculated but they are not entitled to receive their retroactive payment at this time since they are not currently financially eligible for CA.

If the responder is also applying for Food Stamps (FS), a separate determination must be made as per current procedure.

Responders Interested in Retroactive Payment Only

For responders who do not wish ongoing assistance and are only interested in being considered for a retroactive payment, the JOS/Worker must still determine current financial eligibility for CA. JOS/Workers must process these cases manually (outside of POS). Processing any of these cases in POS will cause the case to error out.

Once a budget is created and the responder is found currently financially eligible, the JOS/Worker must open the case in Single Issue (**SI**) status using special opening code **F54** (Open for Doe Retro Payment Only). The next day the JOS/Worker must ensure that the **F54** successfully went through and then close the case for non-recurring assistance using special closing code **Y14** (Doe Retro Payment Only). Even though these responders are not interested in receiving ongoing CA, they must be currently eligible in order to receive a retroactive payment.

If the responder is not currently eligible for CA, reject the application as per current procedure.

Note: In order to use code **F54**, Medicaid (MA) and FS status must be Not Applying (NA).

Emergency Assistance

If a responder has an emergency situation (i.e., rent arrears, utility shut-off notice, etc.) and does not want ongoing assistance, the JOS/Worker must:

- open the case in **SI** status using the special Doe opening code **F54**;
- input Emergency Indicator **F** (for Emergency Assistance for Families [EAF]) or **A** (for Emergency Assistance for Adults [EAA]);
- **SI** the appropriate benefits as per current procedure; and
- close the case the next day using special Doe closing code **Y14** after ensuring that the **F54** successfully went through.

Responder Lives in New York City (NYC) but Received CA Outside of NYC Since July 2004

If the responder is associated with a closed case in another district on the report given to FIA by OTDA, the JOS/Worker must:

- determine current eligibility for ongoing CA;
- fill out the Doe Underpayment Calculation Worksheet (**Attachment A**);
- enter CNS code **L21** (Doe-Class/Payment Will be Made by Another District); and
- from the Client Notice Subsystem Menu, select option **07** (Notice Authorization/Release).

The Supervisor must then send **Attachment A** to the Doe contact in the district that the responder received CA as a Doe v. Doar class member.

Additionally, NYC will receive notifications from other districts that have former NYC Doe cases living in their districts. Instructions for these cases will be provided at a later date.

Responder is Not an NYC Doe v. Doar Class Member

If it is determined that a responder is not, or never was a Doe v. Doar class member in NYC (meaning that they do not have a closed CA case in NYC, but perhaps in another district) then the application must be denied using CNS code **J20** (Doe-Not a Class Member). If necessary, the JOS/Worker will fill out and the Supervisor must send **Attachment A** to the appropriate district where a determination will be made.

If the responder applies for CA, the decision must be made on the application according to procedure, even if they are not a Doe v. Doar class member.

Responder Does Not Show Up For the Doe Call In Appointment

For responders who do not show up for their appointment or call to reschedule within five business days after the date of appointment, the JOS/Worker must log into WMS and:

- select the Client Notice System (option **12**) from the host menu;
- enter the household's case number, the suffix number, and enter selection number **01** (Notice Entry) from the Client Notice Subsystem Menu;
- in the Reason Code Screen, enter transaction type "**00**" and code **P20** (missed Doe appointment) in the PA case reason section;
- transmit and record the generated notice number;
- select option **07** (Notice Authorization/Release) from the Client Notice Subsystem Menu; and
- enter the case number, the notice number, then transmit.

Retroactive Payment Information

OTDA will calculate and issue (if eligible) all retroactive payments for eligible responders. All issued retroactive payments will be deposited in a lump sum into the responder's Electronic Benefit Transfer (EBT) account.

JOS/Workers must ensure that all responders called in can access their EBT account. All responders must still have their EBT card and the card must be issued in their name only. Additionally, the Client Identification Number (CIN) on the card must match the case. If a responder cannot access their EBT account, the JOS/Worker must issue a referral for a new EBT card as per current procedure.

**PROGRAM
IMPLICATIONS**

Paperless Office
System (POS)
Implications

There are no POS implications.

Food Stamp
Implications

For Food Stamps, the retroactive lump-sum CA payment must be treated as a non-recurring lump-sum payment. That is, the payment is **not** considered as income to the Food Stamp household.

Medicaid
Implications

For Medicaid purposes, the CA underpayment must be excluded as income in the month received and excluded as a resource in the following month. If any money remains, it must be counted as a resource thereafter.

**LIMITED ENGLISH
SPEAKING
ABILITY (LESA)
AND HEARING-
IMPAIRED
IMPLICATIONS**

For Limited English Speaking Ability (LESA) and/or hearing-impaired applicants/participants, make sure to obtain appropriate interpreter services in accordance with PD #06-12-OPE and PD #06-13-OPE.

**FAIR HEARING
IMPLICATIONS**

Avoidance/
Resolution

Applicants and participants whose cases are denied/closed for excess resources are entitled to request a Fair Hearing.

Remember to give the individual an opportunity for a conference and/or resolution on this issue. Please evaluate each case according to the resource changes listed in this directive.

Conferences

An applicant/participant can request and receive a conference with a Fair Hearing and Conference (FH&C) AJOS/Supervisor I at any time. If an applicant/participant comes to the Job Center requesting a conference, the Receptionist must alert the FH&C Unit that the individual is waiting to be seen.

The FH&C AJOS/Supervisor I will listen to and evaluate any material presented by the applicant/participant, review the case file and discuss the issue(s) with the JOS/Worker responsible for the case and/or the JOS/Worker's Supervisor. The AJOS/Supervisor I will explain the reason for the Agency's action(s) to the applicant/participant.

Evidence Packets Should the applicant/participant elect to continue his/her appeal by requesting a Fair Hearing or proceeding to a Fair Hearing already requested, the FH&C AJOS/Supervisor I is responsible for ensuring that further appeal is properly controlled and that appropriate follow-up action is taken in all phases of the Fair Hearing process.

REFERENCES

07-ADM-06
GIS 07 TA/DC011
Doe v. Doar
Rice v. Perales
18 NYCRR § 352.2(b).
18 NYCRR § 352.30(e)(l)
 SSL 131-a
 SSL 131-c
 SSL 209

RELATED ITEMS

PD #07-43-ELI
PB #07-127-ELI

ATTACHMENTS

Attachment A Doe Underpayment Calculation Worksheet
EXP-84P Important Information for Reapplying Doe Class
 Members
Attachment B Smart Money Tips Flyer
Attachment B (S) Smart Money Tips Flyer (Spanish)

**DOE UNDERPAYMENT CALCULATION WORKSHEET -
FOR REAPPLYING DOE HOUSEHOLDS – (REV. 04/08/08)**
See Reverse for Calculating Underpayment for Currently Ineligible Households

Case Name: _____ District: _____

Case Number: _____ Worker: _____

Other district(s) must be informed? No Yes (District(s)) _____

A. Reapplying Doe Household – Currently Eligible (See reverse for currently Ineligible)
Always use whole month amounts!

i. With/SSI family member living in the HH – Use the current household number. (For example - 6 family members / 5 TA and 1 SSI / Compare 05HH/05CA to 06HH/05CA)

- 1. Grant the family is eligible to receive without the proration \$ _____
- 2. Grant family would receive in current month IF proration was in place \$ _____
- 3. Subtract line 2 from line 1 = Monthly difference \$ _____

ii. With no SSI family member living in the HH

a. Was prorated (Doe) in current district of residence

- 1. Grant the family is currently eligible to receive (no proration) \$ _____
- 2. Last grant family received with the proration in place \$ _____
- 3. Subtract line 2 from line 1 = Monthly difference \$ _____
If line 3 is a negative amount, go to ii. b.

b. Was not prorated in current district of residence – use Standard Benefit – *comparing the standard of need for 2 to 2/3 of the standard of need for 3* considering the Basic, HEA and SHEA and shelter allowance with children in the current district of residence:

- 1. Standard of need for 02 in HH and 02 in CA \$ _____
- 2. Standard of need for 03 HH and 02 in CA \$ _____
- 3. Subtract line 2 from line 1 = Monthly difference \$ _____

**Underpayment amount \$ _____ (line 3) times # of months _____ = Underpayment of \$ _____
MONTHS TO COUNT:**

Count active months in which the proration was in place, and count any month(s) the case was closed **if** the case closed with the proration in place and subsequently became eligible. **DO NOT** count any months that the household lived out of district or out of state. Count months since the last closing (IF the proration was in place when last closed) up to the month before the month the case was opened (or determined eligible if the HH declined ongoing TA.)

If never a TA Doe prorated case in the current district of residence, send referral to Doe contact in district(s) that have closed potential Doe cases. Inform applicant of TA eligibility and that the underpayment amount will be reported to former districts – Acceptance notice + J20 + L21.

(Reverse -Rev. 04/08/08)

DOE UNDERPAYMENT CALCULATION WORKSHEET -
FOR REAPPLYING DOE HOUSEHOLDS REFERRED BY OTDA

See **Front** for Calculation of Underpayment for Currently Eligible Households

Case Name: _____ District: _____

Case Number: _____ Worker: _____

Other district(s) must be informed? No Yes (District(s)) _____

B. Reapplying Doe Household – Currently Ineligible

i. **Was prorated in current** district of residence

a. Proration was removed **prior** to last closing

- 1. Find the first monthly benefit after the proration was removed \$ _____
 - 2. Find the last monthly benefit with the proration in place \$ _____
 - 3. Subtract Line 2 from Line 1 = Underpayment amount: \$ _____
- If line 3 is a negative amount, go to Standard Benefit ii. below.**

b. Case **last closed with the proration** in place – **Go to Standard Benefit - ii. below**

ii. **Was never prorated in current district** of residence - use Standard Benefit – *comparing the standard of need for 2 to 2/3 of the standard of need for 3* considering the Basic, HEA and SHEA and shelter allowance with children in the current district of residence:

- 1. Standard of need for 02 HH and 02 in CA \$ _____
- 2. Standard of need for 03 in HH and 02 in CA \$ _____
- 3. Subtract line 2 from line 1 = Monthly difference \$ _____

Underpayment amount \$ _____ (line 3) times # of months _____ = Underpayment of \$ _____

MONTHS TO COUNT:

Count active months in which the proration was in place, and count any month(s) the case was closed **if** the case closed with the proration in place and subsequently became eligible. **DO NOT** count any months that the household lived out of district or out of state. Do not count closed months if the case has not been found eligible for TA since the last closing.

Do not count any closed months (between prior periods of eligibility) if the closing reason was moved out of district or moved out of state.

If never a TA Doe prorated case in the current district of residence, send referral to Doe contact in district(s) that have the closed potential Doe case(s). Inform applicant of TA ineligibility. In addition, issue J20 + L21.

Important Information for Reapplying Doe Class Members

You have kept the Doe call-in appointment and HRA will make a decision about whether you are eligible for Cash Assistance based on this application and will provide a notice telling you about that decision. But, HRA will not tell you about a Doe underpayment that you may be eligible to receive.

The following are answers to some questions you may have:

If I am eligible for Cash Assistance based on this application, does that mean that I must accept ongoing Cash Assistance in order to receive the Doe underpayment I may be eligible to receive?

NO! If you are found eligible for ongoing Cash Assistance, but do not want ongoing Cash Assistance, you can still receive the Doe underpayment, if you are eligible to receive one.

If I am currently ineligible for Cash Assistance, does that mean that I cannot have an underpayment calculated?

No. Whether you are currently eligible for Cash Assistance or not, you will receive a letter telling you about the underpayment if one is calculated for you. You will be told in the same letter when you may be eligible to receive the calculated underpayment.

When will I find out if I am entitled to have an underpayment calculated and if so, what is the amount of the underpayment?

You may not find out for as long as eight months. This is because there are many cases like yours that must apply and have a determination of current eligibility for Cash Assistance made.

You will receive a letter telling you if you are eligible or not for the underpayment and the underpayment amount that you may be eligible to receive. If you are eligible to receive the payment, the letter will tell you when the benefit will be available and if it will be paid by check or if you can access it with your EBT card. **BE SURE TO KEEP YOUR EBT CARD.**

Remember – your Worker CANNOT tell you anything about whether or not you will receive a retroactive payment. **YOUR WORKER WILL NOT KNOW!**

The New York State Office of Temporary and Disability Assistance (OTDA) will send letters to all Doe class members at the same time once the determinations have been made for ALL cases.

Applicant/Participant Signature: _____ Date: _____

Worker Signature: _____ Date: _____

Información Importante para Miembros del Grupo Doe Solicitando de Nuevo

Usted ha cumplido con la cita estipulada de Doe y HRA va a tomar una decisión acerca de su elegibilidad para recibir Asistencia en Efectivo (Cash Assistance), basándose en los datos de esta solicitud y le enviará un aviso con los detalles de la decisión. Sin embargo, HRA no podrá informarle del pago de Doe al cual usted podría tener derecho.

A continuación contestamos algunas preguntas que usted puede tener:

¿Si soy elegible para recibir Asistencia en Efectivo en base a esta solicitud, significa esto que tengo que aceptar Asistencia en Efectivo continua para poder recibir el pago de Doe para el cual podría ser elegible?

¡NO! Si resulta que usted es elegible para recibir CA continua, pero no desea recibirla, aún puede recibir su pago de Doe si es elegible para el mismo.

¿Si actualmente no soy elegible para recibir Asistencia en Efectivo, significa esto que no se me puede calcular mi pago de Doe?

No importa si actualmente es elegible para Asistencia en Efectivo o no. Recibirá una carta acerca del pago si se ha calculado para usted. En dicha carta también se le avisará de cuándo recibirá este pago.

¿Cuándo me voy a enterar si tengo derecho a que un pago se calcule para mí, y de ser así, la cantidad del mismo?

Puede que no se entere por hasta ocho meses. Esto se debe a que muchos casos como el suyo tienen que solicitar Asistencia en Efectivo y recibir una determinación acerca de su elegibilidad actual.

Usted recibirá una carta informándole si usted es elegible para recibir el pago y la cantidad del mismo. Si usted sí es elegible, la carta le informará de cuándo el beneficio estará disponible y si se pagará por cheque o si podrá accederlo con su tarjeta de EBT. **ASEGÚRESE DE CONSERVAR SU TARJETA DE EBT.**

Recuerde – su Trabajador **NO PUEDE** darle información acerca de su posible pago. **¡SU TRABAJADOR NO TIENE ESTA INFORMACIÓN!**

Una vez tomadas las determinaciones de **TODOS** los casos, La Oficina de Asistencia Temporal y Asistencia para Incapacitados del Estado de Nueva York (OTDA) enviará cartas a todos los miembros del grupo Doe simultáneamente.

Firma del Solicitante/Participante: _____ Fecha: _____

Firma del Trabajador: _____ Fecha: _____

(See other side)

SMART MONEY TIPS

Making ends meet in NYC can be challenging. The Department of Consumer Affairs' Office of Financial Empowerment offers smart tips to help you make the most of your hard-earned money:

1

Claim tax credits like the EITC and New York City's Child Care Tax Credit.

If you make less than \$40,000, you may be eligible to claim the Earned Income Tax Credit (EITC), which could return as much as \$6,000 for your family.

If you make \$30,000 or less and pay child care expenses for children 3 and under, you may qualify for the New York City Child Care Tax Credit, a new local tax credit of up to \$1,733.

Dial 311 for more information and to learn about free and low-cost tax preparation assistance.

2

Open a checking or savings account.

The first step toward protecting—and growing—your money is to put it in a checking or savings account. All banks and credit unions must offer low or no-fee bank accounts. The money in these accounts is insured by the federal government, which means it's safe. By keeping your money away from your home or wallet, you can avoid bad spending decisions and even earn interest.

If you want to open a bank or credit union account, shop around and make sure to ask about monthly fees, ATM usage fees, and fees for bounced checks and over-drawn accounts. If you already have an account, you can arrange for direct deposit of your paycheck—and tax refund. If you file your taxes electronically, you could receive a refund in as little as 10 business days with a direct deposit.

3

Make a budget and stick to it!

How much do you earn each month? Determine what bills must be paid and see what's left over to save in a savings account. Even if you can put aside only \$5, \$10, or \$25 a month, you are building an important safety net to see you through emergency expenses. If you know your monthly budget—and stick to it—you can spend and save responsibly.

4

Choose and use credit cards wisely.

Shop around for a credit card with the best rates and terms. Look particularly for low interest rates on purchases and no annual fees. Check your statement each month. Credit card companies often change rates without notice. If you find that your interest rate increased, call the company immediately and ask for a lower rate or start looking for a new provider. **Warning:** you'll pay higher interest rates for cash advances on your credit card than for actual purchases. Only use a cash advance in real emergencies and make sure to pay off balances as soon as possible.

5

Pay off debt.

You can save hundreds of dollars each year by paying down your credit card and loan balances as soon as possible. Pay off debts with the highest interest rates and fees first. Also, avoid paying only the minimum amount due.

If a debt collector contacts you, never ignore the notice. Make sure the information is accurate before agreeing to pay.

If the debt is valid, some collection agencies will work with you to create a repayment schedule. Also, some community-based organizations and credit unions offer free and reliable financial counseling services.

If you believe the debt isn't valid, make sure to send a letter to the debt collection agency within 30 days of getting the notice and ask for information showing that you actually owe the debt. If you continue to be billed for debts you do not think you owe or you are being harassed, call 311 to file a complaint with DCA.

6

Get a free copy of your credit report.

Good credit is established by paying bills on time and in full. It can help you get student loans, buy a car or home, or start a business. You can get one free credit report each year—go to www.annualcreditreport.com to request your free credit report. You can contact credit reporting agencies if there are items on your credit report you wish to dispute. Follow the steps described on the annualcreditreport.com website for more information.



Michael R. Bloomberg
Mayor

Department of Consumer Affairs
Office of Financial Empowerment

Jonathan Mintz
Commissioner

Center for Economic Opportunity

Veronica White
Executive Director

The New York City Department of Consumer Affairs' Office of Financial Empowerment (OFE) works to educate, empower, and protect those with low incomes so they can build assets and make the most of their financial resources. The Department of Consumer Affairs' OFE is the first program to be implemented under the Center for Economic Opportunity as part of Mayor Bloomberg's aggressive efforts to fight poverty in New York City.

For more information, please visit www.nyc.gov/consumers

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CONSEJOS FINANCIEROS PRACTICOS

Ganarse la vida en la Ciudad de Nueva York puede ser difícil. La Oficina de Financial Empowerment del Departamento de Consumer Affairs da buenos consejos para ayudarlo a sacar máximo provecho al dinero que usted se gana:

1

Reclame créditos de impuestos como el EITC y el Crédito Fiscal para Guarderías de la Ciudad de Nueva York.

Si usted gana menos de \$40,000, podría ser elegible para declarar el Crédito por Ingreso del Trabajo (EITC), que le puede devolver a su familia hasta \$6,000.

Si usted gana \$30,000 o menos y tiene gastos de cuidado infantil para niños de 3 años de edad o menor, usted podría calificar para el Crédito Fiscal para Guarderías de la Ciudad de Nueva York (New York City Child Care Tax Credit), un nuevo crédito tributario local de hasta \$1,733.

Marque al 311 para más información y para averiguar sobre la preparación gratuita y a bajo costo de declaraciones de impuestos.

2

Abra una cuenta corriente o de ahorros.

El primer paso para proteger—e ir crecientemente—su dinero es depositarlo en una cuenta corriente o de ahorros. Todos los bancos y cooperativas de crédito tienen la obligación de ofrecer cuentas con cuotas bajas o sin cuotas. El dinero en estas cuentas está asegurado por el gobierno federal, lo que significa que su dinero estará seguro. Al no guardar su dinero en su hogar o billetera, no solo puede evitarse malas decisiones que conlleven malgastos, sino que puede además ganar intereses.

Si usted desea abrir una cuenta bancaria o de cooperativa de crédito, compare las opciones y asegúrese de informarse sobre las cuotas mensuales, las de uso de cajero automático (ATM), y las cuotas por cheques devueltos y cuentas sobregiradas. Si usted ya tiene una cuenta, puede obtener depósito directo de su cheque de paga—y reembolso tributario. Si declara los impuestos por vía electrónica, con depósito directo podría recibir un reembolso en hasta menos de 10 días laborables.

3

¡Elabore un presupuesto y atégase a él!

¿Cuánto gana usted mensualmente? Determine las cuentas que tiene que pagar y calcule la cantidad restante a ser ahorrada en una cuenta de ahorros. Aun si puede ahorrar sólo \$5, \$10, o \$25 cada mes, usted se está protegiendo para el futuro. Si se mantiene su presupuesto mensual, es más fácil gastar y ahorrar de manera responsable.

4

Elija y utilice juiciosamente las tarjetas de crédito.

Busque la tarjeta de crédito que le ofrezca las mejores cuotas y condiciones. Fijese en especial en bajas tasas de intereses y las tarjetas sin cuotas anuales. Repase su cuenta mensualmente. Las compañías de tarjetas de crédito cambian a menudo sus tasas sin aviso. Si usted se da cuenta de que su tasa de interés ha aumentado, llame a la compañía de inmediato para pedir una tasa más baja, o si no, empiece a buscarse una nueva tarjeta. Ojo: usted pagará tasas de intereses mayores por avances de dinero en efectivo de su tarjeta de crédito que por compras efectivas. Sólo utilice el avance de dinero en efectivo para emergencias graves y asegúrese de saldar los balances tan pronto posible.

5

Salde sus deudas.

Usted puede ahorrarse cientos de dólares anuales si salda tan pronto posible los balances de tarjetas de crédito y de los préstamos. Salde primero las deudas con las tasas de intereses y cuotas más altas.

Además, evite pagar solo la mínima cantidad adeudada. Si un cobrador de deudas se comunica con usted, nunca ignore el aviso. Cerciórese de que la información sea exacta antes de acordar el pago de la deuda.

Si la deuda es válida, algunos cobradores de deudas estarán dispuestos a elaborar junto con usted un calendario de pagos. Además, algunas organizaciones comunitarias y cooperativas de crédito ofrecen servicios de asesoramiento económico gratuito y confiable.

Si usted cree que la deuda no es válida, no falte en enviar una carta al cobrador dentro de 30 días del recibo del aviso y pida información que compruebe efectivamente la deuda en cuestión. Si usted sigue recibiendo cuentas por deudas que cree que no debe o si se le está acosando, llame al 311 para entablar una queja ante el DCA.

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Obtenga una copia gratuita de su reporte personal de crédito.

El buen crédito se establece por pagar las cuentas a tiempo y por completo. Esto le puede ayudar a conseguir préstamos educacionales, comprar un carro o una casa, o emprender un negocio. Usted puede obtener cada año un reporte personal de crédito gratuito—visite en el Internet www.annualcreditreport.com para solicitar su reporte personal de crédito gratuito. Puede comunicarse con las agencias de reportes personales de crédito si figuran en su reporte datos que usted desea refutar. Para más información siga los pasos señalados en el sitio de Internet annualcreditreport.com.



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La Oficina de Financial Empowerment (OFE) del Departamento de Consumer Affairs educa, ayuda y protege a los neoyorquinos de bajos ingresos para que puedan establecer recursos económicos y sacar máximo provecho del dinero. La OFE es el primer programa que fue implementado bajo el Centro de Oportunidad Económica como parte de los esfuerzos del Alcalde Bloomberg para luchar contra la pobreza en la Ciudad de Nueva York.

Para más información, invés de visitar www.nyc.gov/consumera.

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